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MORTGAGE 14 '80

THIS MORTGAGE is made this	5th	day of _	November
19.80, between the Mortgagor,I	iselotte A. Baird and	Roland M.	Baird
	, (herein "Borrower	e"), and the	Mortgagee, First Federal
Savings and Loan Association, a co			
of America, whose address is 301 ('allege Street Greenville S	South Carolir	a (herein "Lender").

ALL that piece, parcel or lot of land situate, lying and being on the Southeastern side of East North Street Extension, in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as a portion of Lot 28-A on a plat of property of Liselotte A. Baird and Roland M. Baird, on a plat prepared by Carolina Surveying Co., recorded in the R.M.C. Office for Greenville County in Plat Book 8-H at Page 36, and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of East North Street Extension, at the joint front corner of this Lot and other property of the Mortgagors herein, which point is in an asphalt drive belonging to the Mortgagors, and running thence with the Southeastern side of East North Street N. 69-48 E. 50.1 feet to an iron pin in the Asphalt of an alley; running thence with the alley as the line S. 31-20 E. 89.6 feet to an iron pin in the line of property now or formerly of Hersey; running thence S. 56-37 W. 47.1 feet to an iron pin in the line of property of the Mortgagor herein; running thence with that line N. 32-34 W. 101.0 feet to an iron pin, point of beginning.

ALSO, all the right, title and interest of the Mortgagors herein in and to the alley as shown on said plat referred to above along the Eastern boundary of said property.

This is the identical property conveyed to the Mortgagors herein by C. S. Willingham by Deed dated and recorded simultaneously herewith.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage instrument.

which has the address of ________1512 East North Street, Greenville,

South Carolina 29615 (herein "Property Address");
(State and Zip Code)

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA - 1 to 4 Family-6'75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

Federal

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