MORTGAGE

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THIS MORTGAGE is made this 5th day of February , 1981 , between the Mortgagor, J. ROGER ELLIS and REGINA H. ELLIS (hercin "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTEEN THOUSAND SIX HUNRED & NO/00 (\$17,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 5, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not somer paid, due and payable on February 1, 1996

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"). Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property Leated in the County of GREENVILLE

State of South Carolina:

ALL that piece, parcel or lot of land in Greenville Township, Greenville County, South Carolina, being known and designated as Lot No. 3 in a Subdivision known as City View as shown on plat recorded in the R.M.C. Office for Greenville County in Plat Book "C", at Page 112 and having the following metes and bounds, to-wit:

BEGINNING at a stake, joint corner of Lots Nos. 2 and 3 and running thence in an Easterly direction with O'Neal Avenue, 65-feet to a stake, joint corner of Lots Nos. 3 and 4; thence in a Southerly direction with said joint line 170-feet to a stake; thence in a westerly direction 67-feet 10 inches to a stake, joint corner of Lots Nos. 2 and 3; thence with said joint line in a Northerly direction 170-feet to the beginning corner.

This is the same land passed by devise from the estate of Annie Eunice Barker, Apt. 1401, File 22. The deceased died November 7, 1975, and being conveyed to the mortgagors by deed of even date herewith.

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which has the address of 303 West Morgan Street

Greenville

(City)

South Carolina

(Street)
(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.

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