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MORTGAGE

THIS MORTGAGE is made this 30th day of September, 1981 between the Mortgagor, Winston P. Stephenson and Betty J. Stephenson, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

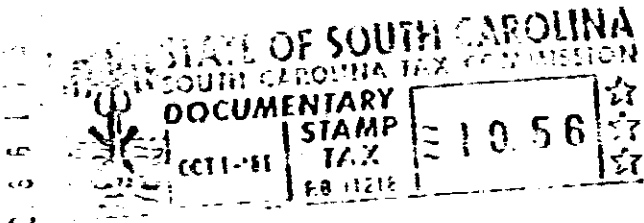
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-Six Thousand Four Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 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 located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as a 1.31 acre tract, more or less, on plat of Property of Winston P. Stephenson and Betty J. Stephenson, which plat is dated September 29, 1981, and is recorded in the RMC Office for Greenville County, S. C. in Plat Book BT at Page 67, reference to which is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by Deed of Emma B. Childress, of even date, to be recorded herewith in the RMC Office for Greenville County, S. C.

Mortgagee's address: 301 College Street, Greenville, S. C. 29601



which has the address of 2499 Duncan Chapel Road Greenville, S. C. 29609 (herein "Property Address");
(Street) (City) (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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