CATALOGICAL STATE

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MORTGAGE

February 19.82 between the Mortgagor, ___ __, (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 _____Ten_thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's February 12, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1,1987....;

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 Greenville in the County of _ _ State of South Carolina:

ALL that lot of land with the buildings and improvements thereon situate on the northeast side of Westwood Drive, near the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 16 on Plat of Section I of Westwood Subdivision, recorded in the RMC Office for Greenville, S. C. in Plat Book 4-F, Page 21 and having, according to said plat, the following metes and bounds, to-wit;

BEGINNING at the joint corner of Lots 15 and 16 and runs thence along the line of Lot 16 N. 54-00 E. 153.75 feet to an iron pin; thence N. 42-21 W. 120 feet to an iron pin; thence along the line of Lot 17 S. 47-38 W 146.6 feet to an iron pin on the northeast side of Westwood Drive; thence along Westwood Drive S. 44-39 E. 77 feet to an iron pin; thence continuing along Westwood Drive S. 22-59 E. 28 feet to the beginning corner.

This conveyance is SUBJECT TO all restrictions, set back lines, roadways, easements, rights of way, if any, affecting the above described property.

This being the same property conveyed to the mortgagor by deed of Jerry A. Powell and Sharon S. Powell and recorded in the RMC Office for Greenville County on March 15, 1972 in Deed Book 938 and Page 278.

This Mortgage is Junior in Lien to the Mortgage executed by the Mortgagors in favor of First Union Mortgage dated June 1, 1981 and recorded in the RMC Office of Greenville County on June 3, 1981, in Deed Book 1543, Page 179.



203 Westwood Drive, Simpsonville, S. C. 29681 which has the address of (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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SOUTH CAROLINA - 3 to 4 Family-6 75-FNMA/FHENCUMFORM INSTRUMENT (with amendment adding Para 24)

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