GF:

MAL RSLEY

12th

THIS MORTGAGE is made this William C. Krauter and Brynne Krauter 19\_\_\_82, between the Mortgagor, , (herein "Borrower"), and the Mortgagee, First Federal

Savings and Loan Association of South Carolina, 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").

Sixty-five Thousand and WHEREAS, Borrower is indebted to Lender in the principal sum of Dollars, which indebtedness is evidenced by Borrower's \_, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on \_\_ September 1, 2013

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 190 on plat of DEVENGER PLACE, SECTION 9, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-H, at page 71, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Mortgagors by The Smith Co.'s, A Partnership, by deed of even date, recorded herewith.

Re-record to add Addendum replacing Paragraph 17

AU24 9024

Lot 190 Windward Way

Greer

(City)

29651

(herein "Property Address");

(State and Zin 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. 20)