First Federal of South Carolina Post Office Box 408 Greenville, South Carolina 29602

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MORTGAGE

THIS MORTGAGE is made this 19_82, between the Mortgagor, Harry Richard and Hary Jane Sipe

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").

WHEREAS, Borrower is indebted to Lender in the principal sum of \$6880.59 (Six thousand eight hundred and eighty and 59/100-----) Dollars, which indebtedness is evidenced by Borrower's note dated December 3, 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 January 1, 1990

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 in the City of Greenville, County of Greenville State of South carolina, situate, lying and being on the northeastern side of Griffin Drive and being known and designated as Lot #83 on plat entitled "Map of College Heights" recorded in the RMC Office for Greenville County in Plat Book P at Page 75.

This being the same property conveyed to the mortgagor by deed of Cecil W. Moss, Jr. and recorded in the RMC Office for Greenville County on September 27, 1977 in Deed Book 1065 at Page 668.

This is a second mortgage and is Junior in Lien to that mortgage executed by Harry Richard and Mary Jane Sipe to South Carolina National Bank which mortgage is recorded in the RMC Office for Greenville County on Spetember 22, 1977 in Book 1411 at Page 252.

which has the address of 107 Griffin Drive Greenville

South Carolina 29607 (herein "Property Address");

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/FHEMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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