

CREATED
Jul 12 3 59 PM '84
DONNIE W. WILSON
REC.

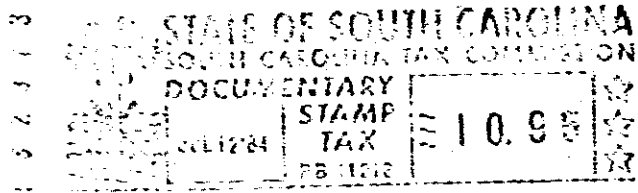
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 11, 1984. The mortgagor is James G. Raby ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, which is organized and existing under the laws of the United States of America and whose address is 301 College Street, Greenville, South Carolina 29601 ("Lender"). Borrower owes Lender the principal sum of thirty-six thousand five hundred Dollars (U.S. \$36,500.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or unit, situate, lying and being on the eastern side of North Main Street, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Unit 12 of Northgate Trace Horizontal Property Regime, as is more fully described at Master Deed dated July 2, 1981 and recorded in the R.M.C. Office for Greenville County, S.C. in Deed Book 1151 at Pages 35 through 121, inclusive, on July 2, 1981, and further shown on survey and plot plan entitled "Northgate Trace", dated June, 1981, prepared by W. R. Williams, Jr., R.L.S., and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1151 at Page 75 on July 2, 1981.

The above-described property is the same property conveyed to the mortgagor by deed of Northgate Trace Joint Venture, South Carolina General Partnership to be recorded herewith.



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which has the address of 12 Northgate Trace Greenville, South Carolina 29609 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

