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GREENVILLE CO. S.C.
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DONNIE S. TAYKERSLEY
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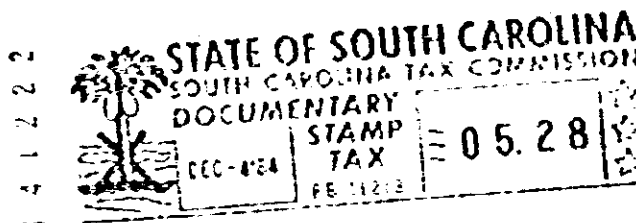
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 3, 1984. The mortgagor is James E. Smith and Deloris M. Smith ("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 Seventeen Thousand Six Hundred and no/100 Dollars (U.S. \$ 17,600.00). 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 January 1, 2000. 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 lot of land with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Paris Mountain Township, lying on the southern side of Cedar Lane Road, and being shown and designated as Unit No. A-3 of Centre West, Horizontal Property Regime, as is more fully described in the Declaration of Condominium, dated June 10, 1974 and recorded in the RMC Office for Greenville County on June 12, 1974 in Deed Book 1001 at Pages 27 through 78, inclusive.

This being the same property conveyed to the mortgagors herein by deed of First Federal Savings and Loan Association of South Carolina of even date and to be recorded herewith.



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which has the address of A-3 Center West, Greenville, South Carolina 29611 ("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 seized 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.

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