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OUT H 4 54 PH 7 MORTGAGE

THIS MORTGAGE is made this.

13th

176 between the Mortgagor, Carol C. Ireland

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association

under the laws of United States of America, whose address is 1500 Hampton Street Columbia, South Carolina

(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-six Thousand, Four Hundred & No/100--(\$26,400.00) -- Dollars, which indebtedness is evidenced by Borrower's note dated. October ..., 1976 ... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2001

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 with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Welcome Township, being known and designated as Lot Number 14-A according to plat of Cochran Heights, prepared by C. O. Riddle, Surveyor, in November, 1952, and revised August 30, 1954, and having, according to said plat, the following metes and bounds, to-wit

BEGINNING on the south side of Maxcy Avenue at the joint front corner of Lots 14 and 14-A and running thence with the joint line of said lots, S. 29-08 E. 200 feet to the joint rear corner of said lots; thence S. 60-52 W. 100 feet to the joint rear corner of Lots 14-A and 21; thence with the joint line of said lots, N. 29-08 W. 200 feet to a point on Maxcy Avenue, the joint front corner of said lots; thence with Maxcy Avenue, N. 60-52 E. 100 feet to the beginning corner.

ALSO, all that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville in Cochran Heights, and shown on a plat of Cochran Heights, property of Mrs. N. C. Cochran Estate, made by C. O. Riddle, Surveyor, in November, 1952, and revised thereafter, the last revision being dated March 22, 1956, recorded in Plat Book UU, Page 37, and being Lot No. 21 on the South side of Maxcy Avenue, and heing more particularly described as follows:

BEGINNING at a point on the South side of Maxcy Avenue, joint front corner of Lots 14-A and 21 and running thence S. 29-08 E. 200 feet to the joint rear corner of Lots 14-A and 21; thence S. 60-52 W. 100 feet to the southern corner of Lot 21; thence with Maxcy Avenue, N. 60-52 E. 100 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Hawkins C. Shelton & Helen L. Shelton, dated September 15, 1976, recorded in Deed Book 1042, at Page 965.

which has the address of ... 15 Maxcy Avenue, Greenville (City)

South Carolina... ... (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/FHLMC UNIFORM INSTRUMENT