

FILED  
GREENVILLE, S.C.

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DOUGLAS & NEAL  
R.M.C.

# MORTGAGE

THIS MORTGAGE is made this 14th day of December, 1983, between the Mortgagor, R. Douglas and Elizabeth P. Neal, (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-Five Thousand & no/100 (\$85,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 14, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2014;

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, located lying and being in the City and county of Greenville, State of South Carolina, being shown and designated as Lot No. 62 on plat entitled "Collins Creek, Section III", dated July 19, 1982, prepared by C.O. Riddle, RLS, recorded in the Greenville County RMC office in Plat Book 8-P at Page 98, reference to which is hereby craved for a more complete and accurate description by the metes and bounds thereof.

This being the same property conveyed to the mortgagors herein by deed of Collins Creek, Inc., recorded in the RMC Office for Greenville County on April 28, 1983 in Deed Book 1187 at Page 255.

which has the address of Lot 62 Hollow Hill Greenville, SC 29609 (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 seized 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.

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