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THIS MORTGAGE is made this. 2nd day of April

19.84, between the Mortgagor, YJOHN J. WARNER and JACQUELYN C. WARNER

(herein "Borrower"), and the Mortgagee, SECURITY 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 P. O. Box 11629, Columbia, South Carolina 29211 (herein "Lender").

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 lot of land, together with improvements thereon, situate on the westerly side of West Shallowstone Road in the County of Greenville, State of South Carolina, being shown as the major portion of Lot No. 607 on a plat of Sugar Creek Subdivision, Map One, Section Three, prepared by C. O. Riddle dated January 5, 1983, recorded in Plat Book 9-F at page 35 in the R.M.C. Office for Greenville County, and also being shown on a plat of the property of John J. Warner and Jacquelyn C. Warner dated March 26, 1984, prepared by Jeffery M. Plumblee, Inc. recorded in Plat Book 10-I at page 21 in the R.M.C. Office for Greenville County, and having according to said latter plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of West Shallowstone Road at the joint front corner of Lot 607 and Lot 608, and running thence with Lot 608, S. 33-43 W. 140 feet to an iron pin at the joint rear corner of Lot 607 and Lot 608; thence N. 41-17 W. 98.3 feet to an iron pin; thence N. 11-18 W. 68.1 feet to an iron pin; thence with a new line through Lot 607, N. 26-33 E. 31.5 feet to an iron pin in the line of Lot 606; thence with Lot 606, S. 86-27 E. 119.9 feet to an iron pin on West Shallowstone Road; thence with said road S. 26-17 E. 50 feet to the point of beginning.

This is the major portion of that property conveyed to mortgagors herein by deed of Cothran & Darby Builders, Inc. dated April 2, 1984, to be recorded herewith.

(See continuation of Exhibit A attached hereto)

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which has the address of ... 115 West Shallowstone Road, ... Greer, ... Greet

South Carolina 29651 (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 mender's interest in the Property.

43740-0 SAF Systems and Forms

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