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MORTGAGE

THIS MORTGAGE is made this ______ day of __FEBRUARY_____, 19___80 between the Mortgagor, __VIRGIL_E__ CHUMLEY_AND_BEVERLIE_A__ CHUMLEY_____, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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").

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 situate, lying and being in the State of South Carolina, County of Greenville, shown and designated as Lot no. 151 on plat of Brentwood, Section 4, recorded in the RMC Office for Greenville County in Plat Book 5D, page 43 and also shown on a more recent plat of "Property of Virgil E. Chumley and Beverlie A. Chumley," dated February 21, 1980, prepared by Freeland & Associates, recorded in Plat Book 7-1 at page 90, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the southerly side of Brentwood Way, joint front corner of lots 150 and 151 and running thence S. 5-49 E., 182.96 feet to an old iron pin; thence turning and running along a creek, with said creek as the line, as follows: S. 30-47 W., 36.65 feet to an old iron pin; thence continuing S. 65-28 W., 145.85 feet to an old iron pin; thence continuing N. 71-01 W., 81.3 feet to an old iron pin; thence leaving said creek, turning and running along the common line of lots 151 and 152, N. 22-08 E., 279.1 feet to an old iron pin on the southerly side of Brentwood Way; thence with said Brentwood Way, S. 84-02 E., 105.25 feet to an old iron pin, being the point of beginning.

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This is the identical property conveyed to the mortgagors by deed of George O'Shields Builders, Inc., to be recorded of even date herewith.

which has the address of Lot 151, Brentwood Way, Simpsonville, S.C.

(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 (with amendment adding Para 24

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