## **MORTGAGE**

THIS MORTGAGE is made this 1st day of March between the Mortgagor, Chris Kubiak and Mirra C. Kubiak

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (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 perfermance 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 City of Simpsonville, County of Greenville, State of South Carolina, on the southern side of Brentwood Way and being known and designated as Lot No. 143 on a plat of BRENTWOOD Subdivision, Section IV, recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 43, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Brentwood Way at the joint front corner of Lots Nos. 143 and 144 and running thence with the common line of said Lots, S.05-05 W. 222.48 feet to a point in the center line of a branch; thence with the center line of a branch as the line, the traverse line of which is S.87-14 E. 135.1 feet to a point; thence with the line of Lot No. 143, N.03-49 W. 228.5 feet to a point on Brentwood Way; thence with the southern side of Brentwood Way, N.89-55 W. 100 feet to the point of beginning.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Associated Builders and Developers, Inc. recorded in the RMC Office for Greenville County of even date herewith.

THE mailing address of the Mortgagee herein is P. O. Box 969, Greer, South Carolina 29651.

STATE OF SOUTH CAROLINA

STATE PLETA ENIARY

STATE

which has the address of 1006 Brentwood Way, Simpsonville

(Street)

(City)

South Carolina 29681

(herein "Property Address");

(State and Zin Code)

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 uncncumbered, 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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SOUTH CAROLINA-I to 4 Family-6/75-FNMA FHEMC UNIFORM INSTRUMENT

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