Mortgagee/ & Mailing Address: 301 College Street, Greenville, S.C. 29601

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MORTGAGE

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day of August THIS MORTGAGE is made this _ 2nd Clifford J. Joens and Janet K. Joens 19.79, between the Mortgagor, _ , (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").

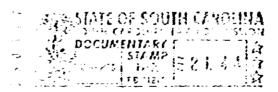
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Three Thousand Six Hundred and No/100----- Dollars, which indebtedness is evidenced by Borrower's note dated August 2, 1979 , (herein "Note"), providing for monthly installments of principal

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 lot of land lying in the State of South Carolina, County of Greenville, in the City of Mauldin located on the northeastern side of Shawn Drive being known and designated as a portion of Lot 6 as shown on a plat of Rustic Estates Subdivision recorded in the R.M.C. Office for Greenville County in Plat Book 17 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Shawn Drive at the joint front corner of Lots 6 and 7 and running thence N. 39-59 E. 160.0 feet to an iron pin at the joint rear corner of said lots; thence running S. 50-00 E. 100.0 feet to an iron pin; thence running S. 49-02 W. 92.1 feet to an iron pin; thence running S. 28-08 W. 70.55 feet to an iron pin on the northeastern side of Shawn Drive; thence running along the northeastern side of Shawn Drive; thence running along the northeastern side of Shawn Drive N. 50-00 W. 100.0 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Werber Co., Inc. of even date and to be recorded herewith.



which has the address of Part Lot 6 Shawn Drive Mauldin

South Carolina _(herein "Property Address"); State and Zip 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 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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