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MORTGAGE

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THIS MORTGAGE is made this _______ day of _______ day of _______, 19 80, between the Mortgagor, ________, Thomas J. Zabel and Patricia D. Zabel _______, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association a corporation organized and existing under the laws of the United States.

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 Thirty Six Thousand Seven Hundred Sixty-One and 61/1005-757 Dollars, which indebtedness is evidenced by Borrower's note dated Janaury 18, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1,..2010.....;

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 <u>Greenville</u>, State of South Carolina:

ALL that certain piece, parcel or lot of land, with improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 35, DEVENGER PLACE, SECTION 7, on plat thereof prepared by Dalton & Neves Co., Engineers, dated September, 1975, which plat is of record in the RMC Office for Greenville County, S.C., in Plat Book 5-P, at Page 3, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the north side of Richfield Terrace at the joint front corners of Lots Nos. 35 and 36, and running thence with the line of said lots, N. 30-42 E. 150 feet to an iron pin; joint rear corner of said lots; thence running with the rear line of Lot No. 35, S. 59-18 E. 90 feet to an iron pin, joint rear corner of Lots Nos. 35 and 34; running thence with the joint line of said lots, S. 30-42 W. 150 feet to an iron pin in the north side of Richfield Terrace; thence running with the north side of said Terrace, N. 59-18 W. 90 feet to an iron pin, point and place of beginning.

This conveyance is made subject to all recorded restrictions, easements, road ways, rights of ways, setback lines and zoning statutes, if any, which may affect the property.

This is the same property conveyed to the Mortgagor herein by deed of Ann Marie L. Ledford, dated January 18, 1980 and recorded in the RMC Office for Greenville County, S.C. in Deed Book 199 at Page 34/on January 21, 1980

which has the address of _______210 Richfield Terrace, Greer,

South Carolina 29651 (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, repts, 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 20)

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