MORTGAGE

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THIS MORTGAGE is made this 15th day of August 19.80, between the Mortgagor, ... Prashant Prabhu and Kaumudi Prabhu(herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . . Sixty-Two . Thousand . One Hundred Fifty, and No/100------Dollars, which indebtedness is evidenced by Borrower's note dated. August . 15, .. 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 . September 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 State of South Carolina:

ALL that piece, parcel or lot of land lying and being situate in the County of Greenville, State of South Carolina, being known and designated as Lot No. 133, Gray Fox Run, Section II, on plat entitled "Property of Prashant Prabhu and Kaumudi Prabhu" as recorded in Plat Book 8-D at Page 36, in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Huntley Castle Court, said iron pin being approximately 100 feet from the intersection of Strange Rd. and Huntley Castle Court, running thence S. 3-37 E. 177.45 feet to an iron pin; thence S. 86-24 W. 95.0 feet to an iron pin; thence N. 3-37 W. 177.45 feet to an iron pin; thence N. 86-24 E. 95.0 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Balentine Brothers Builders, Inc. as recorded in Deed Book 1131 at Page 310, in the RMC Office for Greenville County, S.C., on August 15, 1980.

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which has the address of .. 3 Huntley Castle Court

S.C. 29687 (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.

SOUTH CAROLINA - I to 4 Family - 6/75-FNMA/FHLMC UNIFORM INSTRUMENT