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THIS MORTGAGE is made this a set of the Mortgagor, a gerry D. Mastin and Sheila H. Mastin

(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 ... Fifty Six Thousand Five. Hundred and No/100-- (\$56,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated... November 13, 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 ... December 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 ... Greenville ...,
State of South Carolina:

All that certain piece, parcel, or lot of land, with improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the eastern side of Harness Trail, being shown and designated as Lot No. 54 on a plat of Heritage Lakes, dated March 11, 1974, revised October 20, 1977, recorded in the RMC Office for Greenville County, S. C. in Plat Book 6H, Pages 16-18 and having according to a more recent plat made by Freeland and Associates dated November 10, 1980 entitled property of Jerry D. Mastin and Sheila H. Mastin recorded in the RMC Office for Greenville County, S.C. in Plat Book &-H Page >0 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Harness Trail at the joint front corner of Lots Nos. 53 and 54, and running thence with the common line of said Lots N. 81-31-15 E. 203.19 feet to an iron pin; thence along the line of Lot No. 48 N. 1-40-58 E. 106 feet to an iron pin; thence along the line of Lot No. 55 N. 88-19-02 W. 204.79 feet to an iron pin on Harness Trail; thence along the eastern side of Harness Trail S. 1-40 58 W. 88 feet to an iron pin; thence continuing along the eastern side of Harness Trail S. 3-23-53 E. 54.06 feet to the point of beginning.

This being the same property conveyed to the mortgagors by deed of Davidson Enterprises, Inc. of even date to be recorded herewith.

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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 clisted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.