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FILED GREENVILLE CO.S.C.

MORTGAGE

THIS MORTGAGE is made this 31st day of March

DONALLS, between the Mortgagor, Clayton L. Krejci and Patricia M. Krejci

RMC (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").

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 all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the West side of Second Day Street, being known and designated as Lot No. 77 as shown on a plat entitled "Canterbury Subdivision, Section II," prepared by Heaner Engineering Co., Inc., dated July 17, 1972, and as shown on a revision of said subdivision plat prepared by Heaner Engineering Co., Inc., revised through March 31, 1976, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5-P at Page 31, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the West side of Second Day Street, at the joint corner of Lots 76 and 77 and runs thence along the line of Lot 76, N. 68-47-00 W. 122.14 feet to an iron pin; thence S. 15-36-37 W. 85 feet to an iron pin; thence along the line of Lot 78, S. 61-28-20 E. 114.41 feet to an iron pin on the West side of Second Day Street; thence along the West side of Second Day Street, N. 22-34-50 E. 14.75 feet to an iron pin; thence continuing along Second Day Street, N. 21-13-00 E. 84.41 feet to an iron pin, the point of BEGINNING.

This being the same property conveyed to the mortgagors herein by deed of First Federal Savings and Loan Association of Greenville, S. C. of even date and to be recorded herewith.

Clayton L. Krejci is one and the same person as Clayton L. Krejci, Jr.

which has the address of 105 Second Day Street Piedmont, (Street) (City)

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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