[City]

THIS MORTGAGE is made this.

19 81., between the Mortgagor, Wallace L. and Cheryl S. Milfs

(herein "Borrower"), and the Mortgagee, UNITED FEDERAL

SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street,

Fountain Inn. S. C. 29644 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thirty Three Thousand Three Hundred Two and 84/100 ----- Dollars, which indebtedness is evidenced by Borrower's note dated. May 27, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on.

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 located in the County of Greenville, State of South Carolina, and lying and being in the Town of Mauldin, and being known and designated as Lot No. 61 on plat of Burdette Estates, said plat being prepared by Dalton & Neves Co., dated February, 1971, and recorded in the R.M.C. Office for Greenville County in Plat Book 4X at Page 60, and rerecorded in Plat Book 5P at Page 51, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern edge of Barrett Drive at the joint front corner of Lots 61 and 62 and running thence with the Northern edge of Barrett Drive, S. 68-06 W. 121.9 feet to an iron pin at the edge of Barrett Drive and Barrett Court; thence with said intersection N. 82-26 W. 34 feet to an iron pin on the Eastern edge of Barrett Court; thence with the edge of Barrett Court N. 35-09 W. 81.6 feet to an iron pin at the joint corner of Lots 60 and 61; thence with the common line of Lots 60 and 61, N. 66-35 E. 180.9 feet to an iron pin at the joint rear corner of Lots 60, 61 and 62; thence with the line of Lots 61 and 62, S. 15-52 E. 101.5 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of William Edward Merchant, Jr. and Jennifer Edward Merchant, dated May 27, 1981.

South Carolina 29662 (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-FHMA/FHLMC UNIFORM INSTRUMENT

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