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GREENVILLE CO. S. C.
AUG 14 3 56 PM '81
DONNIE S. TANKERSLEY

MORTGAGE

BOOK 1549 PAGE 936

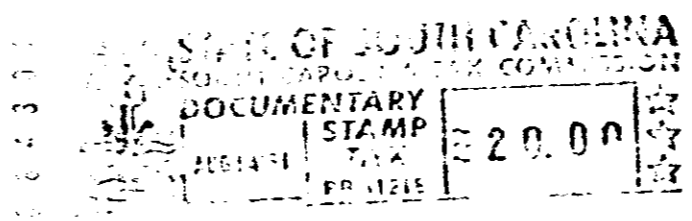
MORTGAGE is made this 14th day of August 1981, between the Mortgagor, Roger W. Smith (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 10148, Greenville, S. C., 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty ^{two} Thousand Dollars, which indebtedness is evidenced by Borrower's note dated 14 August 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 1 September 2011.

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 unit, situate, lying and being on the northeastern side of Garraux Street, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Unit 4 of Northgate Trace Horizontal Property Regime, as is more fully described in Master Deed dated July 2, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1151, at Pages 35 through 121, on July 2, 1981, and further shown on survey and plot plan entitled "Northgate Trace" dated June, 1981, prepared by W. R. Williams, Jr., RLS, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1151, at Page 75, on July 2, 1981.

Derivation: Deed of Garraux Associates to Roger W. Smith dated and recorded 14 August 1981, in Deed Book 1153 at Page 567.



which has the address of Unit 4, Northgate Trace, Greenville, S. C. 29609 (Street) (City) (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 seized 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.

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