900x1581 PAGE 16

_, State of South Carolina.

THIS MORTGAGE is made this	twentieth Craig W. Selover	day of _	September ,
19_82_, between the Mortgagor,	. (herein "Bor	rower"), and	the Mortgagee, First Federal
Savings and Loan Association of Sou the United States of America, whos "Lender").	ith Carolina, a corporation address is 301 College (n organized a Street, Greenv	nd existing under the laws of ville, South Carolina (herein
WHEREAS, Borrower is indebted	to I andow in the principal	leum of Eig	hty-Six Thousand
Nine Hungred and Noviou (200)	Dollars, which	n inaepteanes	8 18 6Aiffeited of portouer 9
TO SECURE to Lender (a) the re thereon, the payment of all other sun the security of this Mortgage, and the contained, and (b) the repayment of Lender pursuant to paragraph 21 he grant and convey to Lender and Lender	is, with interest thereon, a e performance of the cove f any future advances, w ereof (herein "Future Adv	idvanced in ac enants and ag ith interest th vances"), Bon	reements of Borrower herein hereon, made to Borrower by rower does hereby mortgage,

ALL that piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being on the Eastern side of Kindlin Way, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 16 of a Subdivision known as Fox Ridge at Pebble Creek, Phase I, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 7-C at Page 67, and, according to said plat, has the following metes and bounds, to-wit:

Greenville

BEGINNING at an iron pin on the Eastern side of Kindlin Way, at the joint front corner of Lots Nos. 15 and 16, and running thence with the joint line of said Lots S. 70-21 E. 144.1 feet to an iron pin; running thence S. 15-10 W. 40 feet to an iron pin at the joint rear corner of Lots Nos. 16 and 17; running thence with the joint line of said Lots S. 82-19 W. 144.6 feet to an iron pin on the Eastern side of Kindlin Way; running thence with the Eastern side of said Way N. 2-44 E. 54.71 feet; thence continuing N. 16-37 E. 54 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagor herein by deed of Preferred Homes, Inc., to be recorded simultaneously herewith.

DE SOUTH CAROLINA

ADDITION TAX COMMISSION

STAMP = 3.4.7.6

which has the address of Lot 16 Kindlin Way

South Carolina 29687 (herein "Property Address");

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-FNNA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

in the County of _

TOGGAG