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MORTGAGE

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THIS MORTGAGE is made this. 17th day of December.

19. 82, between the Mortgagor, Cameron E. Smith and Joan B. Smith

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ... Eight ... thousand .two .hundred .fifty .and .no/100ths . (\$8,250...00) ... Dollars, which indebtedness is evidenced by Borrower's note dated .. December ... 17.,... 1982 ... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... January .1.,... 1991

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 piece, parcel or lot of land, with all improvements thereon, situate, lying and being at the northwestern corner of the intersection of Dykeson Avenue and Perry Road in the County of Greenville, State of South Carolina, being shown and designated as a portion of Lot 20 on Plat of Ethel Y. Perry Estate, dated May 4, 1981, prepared by Freeland and Associates and being described according to said plat, to wit:

BEGINNING at an iron pin at the joint front corners of Lots 20 and 21 on Perry Road running along the common line of said lots N 47-22 W, 75 feet to an iron pin, thence along a line dividing Lot 20 N 41-56 E, 60.19 feet to an iron pin, thence along Dykeson Avenue S 47-11 E, 75 feet to an iron pin on Perry Road, thence S 41-56 W, 60 feet to the point of beginning.

DERIVATION: Deed of Roger D. Miller and Helen K. Miller same as Ellen K. Miller recorded February 20, 1981 and deed of Cameron E. Smith to Joan B. Smith (one-half interest) recorded March 18, 1981 in Deed Book 1144 at page 538 in the Greenville County RMC Office.

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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 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

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