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Mortgagee's Mailing Address: First Federal of South Carolina
Post Office Box 408
Greenville, South Carolina 29602

FILED
GREENVILLE S.C.
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MORTGAGE

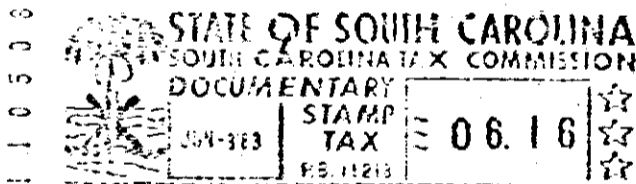
THIS MORTGAGE is made this 7th day of June, 1983, between the Mortgagor, Roy M. Bayne and Lucille F. Bayne, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen Thousand Three Hundred Ten and 16/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 7, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 30, 1993....;

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 situate, lying and being on Donaldson Street and being shown and designated as Lot 78, Section 3, on a plat entitled "Subdivision for Victor-Monaghan Mills, Greenville, South Carolina" made by Pickell & Pickell, Engineers, of Greenville, South Carolina on December 20, 1948 and recorded in the RMC Office for Greenville County in Plat Book S at Pages 179 - 181, inclusive, reference being had to said plat for a more complete metes and bounds description; this property is also known, according to said plat, as No. 5 Donaldson Street and fronts thereon for a distance of 75 feet.

This is the same property conveyed to the Mortgagors herein by deed of Clara S. Johnson of even date to be recorded herewith.



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which has the address of No. 5 Donaldson Street, Greenville (City)
S. C. (State and Zip Code) (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.

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