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Oct 21 11 19 MM '83

MORTGAGE

THIS MORTGAGE is made this 20th day of October 19_83, between the Mortgagor, D. CLARK BALLARD and NANCY J. BALLARD ., (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").

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 ________, State of South Carolina.

ALL that certain piece, parcel or lot of land with improvements thereon situate, lying and being on the southerly of Stone Creek Road and being designated as Lot 593, Map I, Section 3, Sugar Creek as recorded in the RMC Office for Greenville County in Plat Book 9-F at Page 35 and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Stone Creek Road at a joint front corner with Lot 594 and running along the joint line with Lot 594 S. 23-20 E. 145.0 feet to an iron pin; thence running along a joint line with Lot 603 and 604 S. 77-37 W. 107.54 feet to an iron pin; thence running along a joint line with Lot 605, N 74-51 W. 82.16 feet to an iron pin; thence running along a joint line with Lot 592 N. 30-40 E. 160.0 feet to an iron pin on the southern side of Stone Creek Road; thence running along the southern side of Stone Creek Road S. 86-20 E. 45.4 feet to an iron pin at the joint front corner with Lot 594 being the point of beginning.

This being the same property conveyed to D. Clark Ballard and Nancy J. Ballard by deed of Cothran & Darby Builders, Inc. dated October 20, 1983 and recorded contemporaneously herewith.

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South Carolina 29651 (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-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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