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MORTGAGE

THIS MORTGAGE is made this 24th day of February, 1984, between the Mortgagor, Shirley L. McNeil, (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").

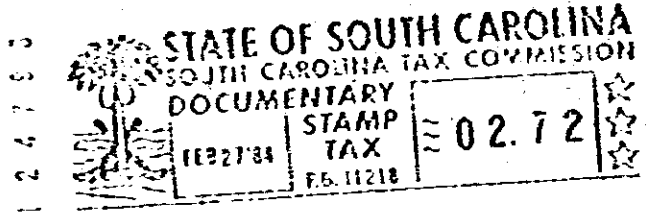
WHEREAS, Borrower is indebted to Lender in the principal sum of Six thousand, seven hundred, fifty one dollars and 85/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 24, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February, 1990;

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 tract of land located in O'Neal Township, county of Greenville, state of South Carolina, near Milford Church on the north side of Milford Church Road and shown as the C. E. Lindsey tract on a plat of property of W. Dennis Smith dated March 30, 1963, by John A. Simmons, containing 6.47 acres and recorded in Plat Book GGG, pages 10 and 11 in the R.M.C. Office for Greenville County.

SEE Deed of C. E. Lindsey to Shirley L. McNeil, recorded in the R.M.C. Office for Greenville County in Book 1189, page 480, dated June 2, 1983.

THIS is a Second Mortgage and is Junior in Lien to None.



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which has the address of Route 2, Milford Church Rd., Taylors, (Street) (City) SC 29687 (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.

