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MORTGAGE

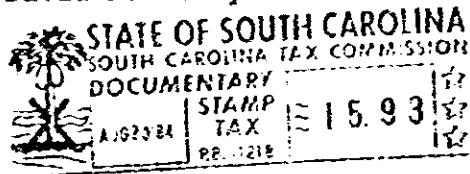
THIS MORTGAGE ("Security Instrument") is given on August 17 19 84. The mortgagor is Jimmy Cruell and Cheryl M. Cruell ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina ("Lender"), which is organized and existing under the laws of the United States of America, and whose address is 301 College Street, Greenville, South Carolina 29601. Borrower owes Lender the principal sum of FIFTY-THREE THOUSAND ONE HUNDRED AND NO/100 Dollars (U.S. \$ 53100.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 105 on plat of Gray Fox Run Subdivision prepared by C.O. Riddle dated November 6, 1975, and revised March 4, 1976, and recorded in the RMC Office for Greenville County in Plat Book 5-P at Page 16, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Crowdale Drive at the joint front corner of Lots 104 and 105 and running thence along the common line of said Lots, N. 2-36 E. 130 feet to an iron pin at the joint rear corner of said lots; thence S. 87-24 E. 95 feet to an iron pin at the joint rear corner of Lots 105 and 106; thence along the common line of said lots, S. 2-36 W. 130 feet to an iron pin at the joint front corner of said lots on the northern side of Crowdale Drive; thence along said Drive, N. 87-24 W. 95 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors by deed of David N. Kelly of even date to be recorded herewith.

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which has the address of 105 Crowdale Drive Taylors South Carolina 29687 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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