

MORTGAGEE'S MAILING ADDRESS:  
301 College Street  
Greenville, South Carolina 29601

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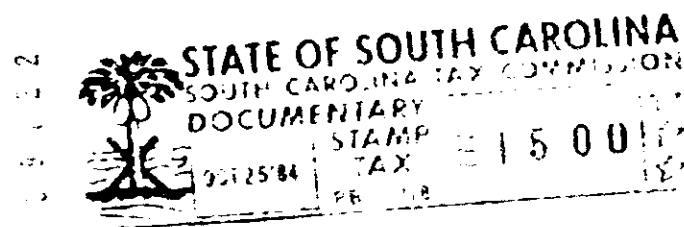
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## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 25, 1984. The mortgagor is H. G. Merritt and Mary B. Merritt ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of South Carolina, 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 ("Lender"). Borrower owes Lender the principal sum of Fifty Thousand and No/100 Dollars (U.S. \$ 50,000.00). 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 November 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 No. 12, as shown on plat of the subdivision of WOODBERRY, recorded in the RMC Office for Greenville County, S. C. in Plat Book 7C at Page 30, and having according to a more recent plat prepared by Robert R. Spearman, RLS, dated on the 22nd day of October, 1984, entitled "Survey for H. G. Merritt and Mary B. Merritt" recorded in the RMC Office for Greenville County, South Carolina in Plat Book 11-A at Page 46, such metes and bounds as appear thereon.

This being the same property conveyed to the mortgagors herein by deed of Francis T. Bailey dated August 15, 1983 and recorded on August 15, 1983 in the RMC Office for Greenville County in Deed Vol. 1194 at page 410.



which has the address of 8 Richfield Drive Greenville  
[Street] [City]  
South Carolina 29615 ("Property Address");  
[Zip Code]

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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