MORTGAGE

1333 22713

THIS MORTGAGE is made this 18 day of February between the Mortgagor, Jerry P. Nichols and Helen G. Nichols

(herein "Borrower"),

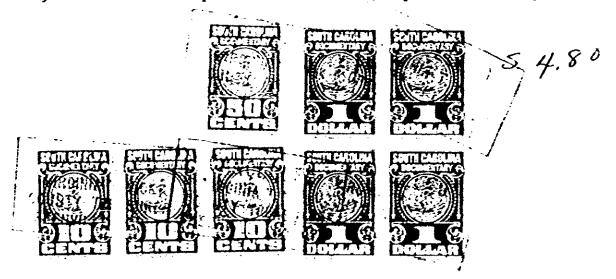
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and the Mortgagee, Family Federal Savings and Boan Association, a corporation organized and existing under the laws of the United States of America, whose address is # 3 Edwards Bldg., 600 N. Main St., Greer, S. C. (herein "Lender").

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 Greenville , State of South Carolina:

All that piece, parcel or lot of land located in the State of South Carolina, County of Greenville, O'Neal Township, in the Washington Baptist Church Community, about six (6) miles north of Greer, and being a 2.52 acre tract of land on the north side of Jug Factory Road as shown on a plat of the property of Stubblefield Builders, Inc., prepared by Piedmont Engineers, dated March 7, 1974, and recorded in the R.M.C. Office for Greenville County in Plat Book 5-K at Page 64. Reference is hereby made to said plat for a more complete description.

ALSO: All that piece, parcel or lot of land located in the State of South Carolina, County of Greenville, Chick Springs Township, lying south from the Gibbs Shoals Road and being shown and designated as a .92 acre tract of land on a plat of the property of Jerry Paul Nichols, dated December 23, 1969 and prepared by H. S. Brockman, Surveyor, and recorded in the R.M.C. Office for Greenville Gounty in Plat Book SSS at Page 308. Reference hereby made to said plat for a more complete description.



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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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