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STATE OF SOUTH CAROLINA County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: we, Mickey D. Stepp and Linda A. Stepp

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, (hereinafter referred to as Mortgagoe) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of SEVENTEEN THOUSAND FIVE HUNDRED and no/100---

DOLLARS (\$ 17,500.00), with interest thereon from date at the rate as specified in said note, said

principal and interest to be repaid as therein stated, said note provides that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of January 2001

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

All that certain piece, parcel or lot of land, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the South side of Valley Creek Drive, about three miles Northwest of Greer, in Oneal Township, and being shown and designated as Lot No. Twenty-seven (27) of Valleyhaven Acres, Section 4 of the W. Dennis Smith property as shown on plat prepared by John A. Simmons, Registered Surveyor, dated July 15, 1960 and which plat has been recorded in the R. M. C. Office for said County in Plat Book MM, page 167. This being the same property which was conveyed to James Earl Jennings by W. Dennis Smith by deed recorded in the said office in Deed Book 855, page 312. And being the same property which was conveyed to mortgagors herein by James Earl Jennings by deed which will be recorded forthwith in the said office. For a more particular description see the aforesaid plat.

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