MORTGAGE

1398 FACE 215

THIS MORTGAGE is made this 20th day of May , 19 77 , between the Mortgagor, Richard G. Laurens, Jr. and Valerie Laurens

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of ---Thirty Thousand Eight

Hundred Seventy Five and Eight

Bollars, which indebtedness is evidenced by Borrower's note dated May 20, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not somer paid, due and payable on May 1st, 2007.

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 perfermance 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

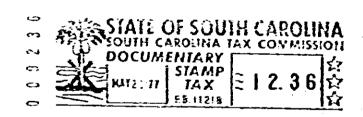
State of South Carolina: Lying and being on the southern side of Idlewood Avenue, and being known and designated as all of Lot No. 4 SHEFFIELD FOREST Subdivision, plat of which is recorded in the RMC Office for Greenville County in Plat Book AAA page 47, reference

BEGINNING at iron pin on southern side of Idlewood Avenue, joint front corner of Lots Nos. 3 and 4 and runs thence along side of said Avenue, N. 84-00 E. 100 feet to iron pin, joint front corner of Lots Nos. 4 and 5; thence as common line of said lots, S. 6-00 E. 150 feet to iron pin; thence as rear line, S. 84-00 W. 100 feet to iron pin, joint rear corner of Lots 3 and 4; thence as common line of said lots, N. 6-00 W. 150 feet to iron pin, the beginning corner.

to said plat hereby pleaded, and having, according to said plat the following courses:

Subject to all restrictions, easements, rights of way, roadways and zonining ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagors by deed of Jewel A. and Dianne S. Newman, Jr. this date and to be recorded herewith.



which has the address of

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N

190 Idlewood Avenue

Taylors, (City)

s. c. 29687

(Street)
(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 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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA—I to 4 Family—6 '75—FNMA FHENC UNIFORM INSTRUMENT

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