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MORTGAGE

THIS MORTGAGE is made this 15 day of July , 19 77 , between the Mortgagor, J. Keith Cunningham and Linda H. Cunningham (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").

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 certain piece, parcel or lot of land, lying and being situate in the County of Greenville, State of South Carolina, and shown as Lot #11 on a plat of North Hampton Acres prepared by C. O. Riddle, Surveyor, dated December, 1961, and recorded in the R. M. C. Office for Greenville County in Plat Book YY, Page 63, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint corner of Lots #10 and #11 and following the line of Milbrook Circle N. 3-30 W. 61.8 feet to an iron pin; N. 1-34 E. 105.3 feet to an iron pin; N. 4-41 E. 95.3 feet to an iron pin; thence turning and running N. 85-19 W. 277.1 feet to an iron pin; thence turning and running S. 4-52 W. 315.1 feet to an iron pin; thence turning and running N. 84-23 E. 257.1 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagors by deed from Jack O. Garren and Barbara A. Garren dated April 19, 1974, and recorded in the R. M. C. Office for Greenville County in Deed Book 997 at Page 393 on April 19, 1974.

The mailing address of the Mortgagee herein is 107 Church Street, Greer, South Carolina 29651.

which has the address of Milbrook Circle Taylors
(Street) (City)

South Carolina 29687 (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-1 to 4 Family--6/75--FNMA/FHLMC UNIFORM INSTRUMENT