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MORTGAGE

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THIS MORTGAGE is made this. 19th day of August

19.77., between the Mortgagor, Marcus A. Sivills and Barbara L. Sivills

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association a corporation organized and existing
under the laws of United States of America, whose address is 1500 Hampton Street
Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen Thousand and no/100---
Dollars, which indebtedness is evidenced by Borrower's note dated. August (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... September 1, 2002

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.

State of South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the Southwestern side of Richbourg Drive, near the City of Greenville, County of Greenville, State of South Carolina, in Chick Springs Township, being known and designated as a portion of Lot No. 1, as shown on plat entitled "Property of Fred Soentgen" dated November, 1950, prepared by Dalton & Neves, R.S., and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book T, at page 317, and having, according to said plat, the following metes and bounds:

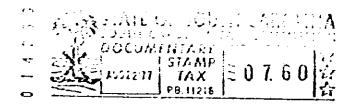
BEGINNING at an iron pin on the Southwestern side of Richbourg Drive at the joint front corner of Lots Nos. 1 and 2 and running thence with the line of Lot No. 2, S. 42-56 W.

200 feet to an iron pin; thence a new line through Lot No. 1, N. 50-40 W., ill.5 feet to an iron pin in the line of Tract No. 14; thence with the line of Tract No. 14, N. 43-00 B.,

200 feet to an iron pin on the Southwestern side of Richbourg Drive at the joint front corner of Tract No. 14 and Lot No. 1; thence with the Southwestern side of Richbourg Drive,

S. 50-40 E., 111.5 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of Kathryn Lynn Tate Putnam, of even date, to be recorded herewith.



3.50 №

which has the address of ... 102 Richbourg Road

Greenville

[City]

S. C. (herein "Property Address");

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

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