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Greenville, S.C. 29603

THIS MORTGAGE is made this. 22nd day of February.

1979, between the Mortgagor, Margaret A. Hafer

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

Federal Savings and Loan Association a corporation organized and existing under the laws of South Carolina whose address is P.O. Box 10121.

Greenville, South Carolina 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . Seventy-Five Thousand and No/100 . (\$75.,000.00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated February . 22, . . 1979 (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, . 2009.

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, situate, lying and being in the State of South Carolina, in the County of Greenville, on Rockmont Road, being shown and designated as Lot No. 159 of a subdivision known as Lake Forest as shown on a plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book GG at Page 77 and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Rockmont Road, joint front corner of Lots Nos. 159 and 160 and running thence with the line of Lot 160, N. 40-52 W., 163 feet to an iron pin on the bank of Lake Fairfield, thence with the bank of Lake Fairfield, the chord of which is N. 48-58 E., 212.4 feet to an iron pin, joint rear corner of Lots Nos. 158 and 159; thence with the line of Lot No. 158, through a ten foot drainage easement, S. 29-39 E., 226.6 feet to an iron pin on Rockmont Road; thence with Rockmont Road, S. 75-54 W., 85 feet to an iron pin; thence continuing with said road, S. 63-20 W., 94 feet to the point of beginning.

THIS is the same property conveyed to the mortgagor herein by deed of Bette L. Bakes and Walter C. Bakes as recorded in the RMC Office for Greenville County, S.C. in deed book 1082 at Page 574.

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CONTROL OF THE PROPERTY OF THE

which has the address of 3 Rockmont Road Greenville

S.C. 29615 (herein "Beneath Address"):

(State and Zip Code) (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.

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SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

MORTGAGE

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