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THIS MORTGAGE is made this ... 25 day of ... April

19. 19. between the Mortgagor, JOHN A. ROBERTS AND BARBARA F. ROBERTS

..... (herein "Borrower"), and the Mortgagee, POINSETT FEDERAL SAVINGS AND LOAN ASSOCIATION of Travelers Rest a corporation organized and existing under the laws of the United States of America....., whose address is 203 State Park Road, Travelers Rest, S. C. 29690(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty. Thousand. and .00/100----. Dollars, which indebtedness is evidenced by Borrower's note (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1997......

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 located in the County of Greenville, State of South Carolina, and being shown as a portion of Lot 1 on a plat entitled "P. D. Forrest Estate," said plat being recorded in the R.M.C. Office for Greenville County in Plat Book KKK at Page 141, and having, according to a more recent plat entitled "Property of Barbara Jane Forrest Roberts and John A. Roberts" by Freeland and Associates, dated April 24, 1979, the following metes and bounds, to-wit:

BEGINNING at a spike in the center of River Falls Road at the corner of property now or formerly of Howard, and running thence with the line of property now or formerly of Howard, N. 65-15 E. 748 feet to a point; thence S. 2-15 W. 100 feet to a point; thence N. 65-15 E. 105 feet to a point in the Middle Saluda River; thence with the Middle Saluda River, the following courses and distances: S. 11-00 W. 202 feet; S. 2-16 E. 309.7 feet; thence leaving Middle Saluda River and running S. 80-00 W. 498 feet to a nail and cap in the center of River Falls Road; thence with River Falls Road, N. 37-00 W. 422 feet to a spike, the point of beginning.

BEING the same property conveyed to the Mortgagor Barbara F. Roberts by deed of Polly P. Crisp and P. D. Forrest, Jr., recorded in the R.M.C. Office for Greenville County on September 27, 1965 in Deed Book 783 at Page 88, and by deed of E. Inman, Master, recorded in the R.M.C. Office for Greenville County on September 27, 1965 in Deed Book 783 at Page 31. The said Barbara F. Roberts conveyed a one-half interest in the above-described property to the Mortgagor John A. Roberts by deed dated of even date and recorded in the R.M.C. Office for Greenville County in Deed Book at Page 319.

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	River Falls Road	
men nas me aastess er i i i	[Street]	[City]
	(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