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EDWARDS, DUGGAN & REESE'

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P. O. Box 126

Greer, S. C. 29651

MORTGAGE

THIS MORTGAGE is made this 28th day of August 28, 19 79 between the Mortgagor, Lonnie G. Neves and Donna G. Neves

(herein "Borrower"), and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (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 lot of land in the State of South Carolina, County of Greenville, in Oaklawn Township, being designated as all of Lot No. 5 and the northeasterly one-half of Lot No. 6 as shown on a plat of Property of J. B. and Ellis King, prepared by C. O. Riddle, Surveyor, dated April, 1962, and having such metes and bounds as appear by reference thereto. The subject property is located at the southwesterly corner of the intersection of Old Hundred Road and an unnamed street as shown on said plat.

THIS is the identical property conveyed to the mortgagors by deed of G. W. Darby, recorded on April 21, 1971 in Deed Book 913 at page 281.

There is of record another mortgage executed by the mortgagors to Saluda Valley Federal Savings and Loan Association, predecessor of the within mortgagee, in the original amount of \$16,000.00, recorded in Mortgage Book 1188 at page 379. These mortgages shall be of equal rank and a breach or default in the terms of either shall be construed as a breach or default of both and shall justify immediate, simultaneous foreclosure of both mortgages in one foreclosure action.

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which has the address of	Route 3, Pelzer, S. C.	
Which has the address of	[Street]	[City]
	(herein "Property Address");	
(State and Zin 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, casements 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/FHEMC UNIFORM INSTRUMENT

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