SENT 12 OF PH '80 SENTERSLEY

MORTGAGE

THIS MORTGAGE is made this 12th day of February

19 80, between the Mortgagor, Guy T. Williams, Jr. and Carolyn L. Williams

(herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-five Thousand Eight Hundred Ninety-six & 76/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 12, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2007.....;

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 piece, parcel or lot of land lying the State of South Carolina, County of Greenville, shown as Lot 28 on plat of PINE BROOK FOREST, Section 2, recorded in Plat Book 4X at pages 48-49 and having such courses and distances as will appear by reference to said plat.

The above coveyance is subject to all rights of way, easements and protective covenants affecting same appearing upon the public records of Greenville County.

Mrs.

Being the same property conveyed to the Mortgagors herein by deed of Marvin and Martha T. Hamby February 6, 1980 recorded February 134, 1980 in Deed Book 1120 at page 486.

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which has the address of ______101_Cannon_Circle

Greenville

(City)

South Carolina
(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.

SOUTH CAROLINA - 1 to 4 Family=6 75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

4328 RV-2