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MORTGAGE

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THIS MORTGAGE is made this. 29th day of January,

19.82 between the Mortgagor, William F. Somers

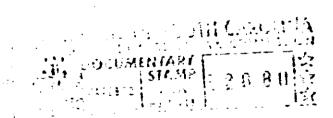
(herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

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 County of Greenville, State of South Carolina, on the Western side of Sweetwater Court, being shown and designated as Lot No. 452 on plat of Sugar Creek, Map Three, Section Two, dated February 5, 1980, prepared by C. O. Riddle, Surveyor, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-X, at Page 2, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Western side of Sweetwater Court, at the joint front corner of Lots Nos. 452 and 453, and running thence with the line of Lot No. 453, S. 66-21-20 W. 165.84 feet to an iron pin in the line of property now or formerly of Morris F. Smith, at the joint rear corner of Lots Nos. 453 and 452; thence with the line of property now or formerly of Morris F. Smith, N. 41-08-24 W. 136.39 feet to an iron pin in the line of Lot No. 451; thence with the line of Lot No. 451, N. 77-22-21 E. 219.39 feet to an iron pin on the Western side of Sweetwater Court, at the joint front corner of Lots Nos. 451 and 452; thence with the Western side of Sweetwater Court, S. 18-08-09 E. 88.56 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Cothran & Darby Builders, Inc., dated January 29, 1982, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1161, at Page 613, on January 29, 1982.



which has the address of Lot 452 Sugar Creek S/D, Greer,

[Street] [City]

South Carolina 29651 (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 deciarations, 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-FAMA/FRIME UNIFORM INSTRUMENT