F11 E0 30. S. C. 20th-

_eeex1563 -151859-

THIS MORTGAGE is made this Lorn day of Lord A. Vander Schaaf and Minta A. Vander Schaaf

, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Hundred and 00/100 Dollars which indebted pass is avidenced by Possessia. _____ Dollars, which indebtedness is evidenced by Borrower's note dated February 16, 1982, (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,

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 ___. State of South Carolina. in the County of Greenville

ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 146 on plat of Heritage Lakes Subdivision, which plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6H-17, and which was formerly known as Lot 146, of Saddle Horse Farms Subdivision, which plat was of record in the RMC Office for Greenville County in Plat Book 4R at Pages 77-82 and 95, reference to which plats is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by Deed of John Daniel Colaluca, of even date, to be recorded herewith in the RMC Office for Greenville County, S. C.

Mortgagee's address: 301 College Street, Greenville, S. C.

which has the address of

(State and Zip Code)

referred to as the "Property."

120 Five Gait Turn

Simpsonville (City)

29681

_(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

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-FNNA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)