301 College Street, P.O. Drawer 408, Greenville, S.C. 29602

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DONNA ANKERSLEY

MORTGAGE

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THIS MORTGAGE is made this 28th day of January

1983, between the Mortgagor, JAMES R. ANDREWS AND ANNA M. ANDREWS

, (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 Regrouper is indebted to Lender in the principal sum of FIFTY-SEVEN THOUSAND

WHEREAS, Borrower is indebted to Lender in the principal sum of ONE HUNDRED AND NO/100----- Dollars, which indebtedness is evidenced by Borrower's note dated January 28, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2013

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 certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina and being known and designated as Lot 20 on a plat of Revision of Grand View Hills recorded in Plat Book "WWW" at Page 52, R.M.C. Office, Greenville County, South Carolina and have, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Buckhorn Road at the joint front corner of Lots Nos. 19 and 20 and running thence with said road N. 56-04 W. 55.0 feet to a point; thence continuing N. 53-08 W. 110.0 feet to a point; thence running N. 49-51 E. 251.5 feet to a point; thence running S. 50-32 E. 90.0 feet to a point; thence running S. 32-36 W. 238.4 feet to a point.

Derivation: Deed Book 1129, Page 309 - William Troy Willis and Sandra G. Willis 7/16/80

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which has the address of Route 5, State Park Road Greenville (City)

S. C. 29609 (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 60 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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