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THIS MORTGAGE is made this. 5th day of May.

19.83, between the Mortgagor, Christopher Echavarria, Jr. and Mary Elaine
Echavarria (herein "Borrower"), and the Mortgagee, Bankers Trust
of South Carolina a corporation organized and existing
under the laws of South Carolina whose address is C/O Bankers Mortgage
Corp., P. O. Drawer F-20, Florence, SC 29503 (herein "Lender").

MORTGAGE

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Nine Thousand Nine. Hundred Fifty and No/100(\$49,950) Dollars, which indebtedness is evidenced by Borrower's note dated. May 5, 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 June 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 Greenville.

State of South Carolina:

ALL that certain piece, parcel or lot of land, situate, lying and being on the northwestern side of Shadecrest Drive, in the City of Mauldin, County of Greenville, State of South Carolina, being shown and designated as Lot No. 7 on plat entitled "Hillsborough, Section One", prepared by Jones Engineering Services and recorded in the RMC Office for Greenville County, S. C. in Plat Book WWW, at Page 56, and having, according to a more recent survey, prepared by Carolina Surveying Co., dated May 4, 1983, the following metes and bounds:

BEGINNING at an iron-pin on the northwestern side of Shadecrest Drive at the joint front corner of Lots Nos. 7 and 8 and running thence with the line of Lot No. 8, N. 36-37 W. 140.0 feet to an iron pin at the joint rear corner of Lots Nos. 7 and 8; thence with the rear line of Lot No. 7, the following courses and distances: N. 55-29 E. 41.3 feet to an iron pin; thence N. 44-30 E. 67.65 feet to an iron pin at the joint rear corner of Lots Nos. 6 and 7; thence with the line of Lot No. 6, S. 45-30 E. 140 feet to an iron pin on the northwestern side of Shadecrest Drive; thence with the northwestern side of Shadecrest Drive, the following courses and distances: S. 45-19 W. 29.6 feet to an iron pin; thence S. 49-52 W. 100.7 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Bankers Trust of South Carolina, dated May 5, 1983 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 187, at Page 744, on May 5, 1983.

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.....(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 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