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## **MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on July 13,

19.84. The mortgagor is RICHARD O. FARNSNORTH

("Borrower"). This Security Instrument is given to First Federal

Savings and Loan Association of South Carolina , which is organized and existing under the laws of the United States of America , and whose address is 301 College Street,

Greenville, South Carolina 29601 ("Lender").

Borrower owes Lender the principal sum of Eighty-One Thousand Six Hundred and No/100=
Dollars (U.S. \$.81,600.00=-). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payble on July 13, 1985 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being on the Northeastern side of Cardinal Drive, in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 28 as shown on plat of Oak Hollow, Section I, prepared by Dalton & Neves Co., dated October, 1980, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-X, at Page 50, and having, according to more recent plat entitled "Survey for Richard O. Farnsworth", dated June 12, 1984, prepared by Jeffery M. Plumblee, Inc., and recorded in the RMC Office for Greenville County, S. C. in Plat Book Oct., at Page 12, the following metes and bounds:

BEGINNING at an iron pin on the Northeastern side of Cardinal Drive, at the joint front corner of Lots Nos. 28 and 29, and running thence with the joint line of said lots, N. 30-46 E. 179.4 feet to an iron pin in the line of property now or formerly of Seay; thence with the line of property now or formerly of Seay, S. 59-16 E. 250.1 feet to an iron pin at the joint rear corner of Lots Nos. 27 and 28; thence with the joint line of said lots, S. 30-47 W. 179.7 feet to an iron pin on the Northeastern side of Cardinal Drive; thence with the Northeastern side of Cardinal Drive, N. 59-13 W. 249.9 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of American Federal Bank, F.S.B., dated December 30, 1983, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1203, at Page 988, on January 9, 1984.

which has the address of Lot 28, Cardinal Drive Greenville

[Street] [City]

South Carolina 29609 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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