GREENVILLE CO.S. C. **MORTGAGE** THIS NORT GAUE is made this_ _31st__ day of January between the Morteagor, 35 Voseph A. Deluca and Peggy H. Deluca (herein "Borrower"), and the Mortgagee, Kachovia Mortgage Company .., a corporation organized and existing under the laws of North Carolina ., whose address P. O. Box 3174, Winston Salem, North Carolina _ (herein "Lender"). Whereas, Borrower is indebted to Lender in the principal sum of ... Iwenty=Iwo.. Thousand... Five Hundred and No/100----- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (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 2004... 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 והמתושים הן וזכן וויחם ודי חוים ווכבי בר מון וו הונף און וו הונף און וו הונף און וו הונף און וו הונים וויחום וו of Lots Nos. 65 and 66; thence N.69-17 W. 196.4 feet to an iron pin in the line of Lot No. 67; thence with line of Lot No. 67, S. 20-43-Will 100 feet to the point of basining. McDona! ್ಷ Š 1122 yournaid, Cux & Anderson ssistant Secreta 115 Breads Avenue Greenfly, South Carolina 29601 Ċ O 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, appured tenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water m stock, and all fixtures now or hereafter attached to the property, all of which, including replacements 2 and additions thereto, shall be deemed to be and remain a part of the property covered by this Mort.

gage; and all of the foregoing, together with said property (or the leasehold estate in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Paymest of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA -- FHLMC-1/77-1 to 4 family

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