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EX 71 NO 1827

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Saluda Valley Federal Savings & Loan Association
Williamston, South Carolina

STATE OF SOUTH CAROLINA, } ss: MORTGAGE OF REAL ESTATE
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CHARLES H. SMITH

(hereinafter referred to as Mortgagor) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SALUDA VALLEY FEDERAL SAVINGS AND LOAN ASSOCIATION OF Williamston, S. C., hereinafter referred to as Mortgagor, as evidenced by the

Mortgagor's promissory note of March 19, 1978, payable to the SALUDA VALLEY FEDERAL SAVINGS & LOAN ASSOCIATION, of which are incorporated herein by reference, in the sum of \$14,000.00.

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DOLLARS \$ 14,000.00 with interest thereon from date of the note at the rate of 10% per annum, said principal and interest to be paid on the 1st day of January, 1983.

WHEREAS, the Mortgagor may hereafter become indebted to the SALUDA VALLEY FEDERAL SAVINGS & LOAN ASSOCIATION for such further sums as may be advanced to or for the Mortgagor's account in the payment of taxes, insurance premiums, public assessments, repairs, or for any other purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

May 1, 1993

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and all accounts for which the Mortgagor may be indebted to the Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has executed, delivered, sold and released, and by these presents does hereby grant, bargain, sell and release unto the Mortgagor, its successors and assigns,

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