Oct 6 4 13 PH '80 DONNIE STANKERSLEY

81 race153 sec. 1519 rs. 321

MORTGAGE

October THIS MORTGAGE is made this. 19.80, between the Mortgagor, Donald Ray Smith and Kersandra Y. Smith (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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, Borrower is indebted to Lender in the principal sum of Sixty-Four Thousand and No/100 (\$64,000,00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated October 6. 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on !lovember lots S. 35-36 E. 160 feet to an iron pin on the northwest side of Brooks Road; thence with the northwest side of said Road N. 54-24 E. 100 feet to the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Donald E. Baltz as recorded in Deed Book 1080 at Page 282, in the RMC Office for Greenville County, S.C., on June 1, 1978.

The within Renegotiable Rate Mortgage is modified by the terms and conditions of the attached Renegotiable Rate Mortgage Rider which is attached hereto and made a part of this mortgage-instrument.

204 Brooks Road

which has the address of 29664

(State and Zip Code)

referred to as the "Property."

(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

A PAID SATISFIED AND CANCELLED First Federal Savings and Loan Association of South Carolina

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.

foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein

SOUTH CAROLINA — 1 to 4 Family—4/75—FNHA/FBLING UNIFORM INSTRUMENT (with annex