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THIS MORTGAGE is made this 27th

19 82, between the Mortgagor, JIMMY L. STEPHENS , (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 FIFTY-TWO THOUSAND FIVE HUNDRED & NO/100 (\$52,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 27, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on or before six (6) months from date. along said right-of-way N. 9-05 E. 110 reet to a point, joint front corner of Lots Nos. 54 and 55; thence turning and running N. 81-30 W. 175 feet to a point; thence turning and running S. 7-37 W. 110 feet to a point; thence turning and running S. 81-28 E. 172.4 feet to the point of beginning. This being the same property conveyed to the Mortgagor herein by deed of Virginia B. Neely and Jerry W. Neely, to be executed and recorded of even date herewithin PAID SATISFIED AliD CANCELLED First Federal Savin of Greenville, **25319** Lot No. 55 Cunningham Rd, Drexel Terrace, Taylors, 29687 (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,

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 (with amendment adding Para 20

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