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GREENVILLE CO. S. C.
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MORTGAGE

THIS MORTGAGE is made this 18th day of August, 1980, between the Mortgagor, John W. Tate and Carolyn W. Tate (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

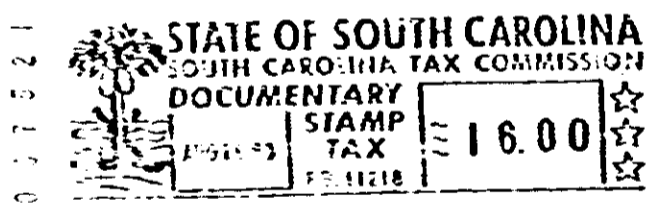
WHEREAS, Borrower is indebted to Lender in the principal sum of ---Forty Thousand and 00/100--- Dollars, which indebtedness is evidenced by Borrower's note dated August 18, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1st, 2010.

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 Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of GREENVILLE, State of South Carolina: Chick Springs Township, and on the north side of the Hammett Bridge Road, and being all of LOT NO. 20 on the property of Euba G. Holliday, according to survey and plat by J. Q. Bruce, R.S., dated March 21, 1961, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of said road, corner of Lots Nos. 20 and 21 and runs thence along common line of said lots, N. 30-12 W. 180 feet to an iron pin, corner of Lot 13; thence along line of lot 13, S. 59-48 W. 100 feet to iron pin, corner with Lot No. 19; thence along line of Lot 19, S. 30-12 E. 180 feet to an iron pin on the north side of said road; thence along the road, N. 59-48 E. 100 feet to the beginning corner.

This conveyance is subject to all restrictions, easements, rights of way and roadways of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagors by deed of Preston J. D. and Wilma P. Owens to be recorded herewith.



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which has the address of 412 Hammett Bridge Road, Greer, S.C. 29651 (herein "Property Address"); (State and Zip Code)

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 seized 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.

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