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SOUTH CAROLINA
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SOUTH CAROLINA
TAYLORSLEY
S.C.

BOOK 1560 PAGE 593

MORTGAGE

THIS MORTGAGE is made this 28th day of December, 19 81, between the Mortgagor, Duane W. Cross and Lulaclay H. Cross, (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").

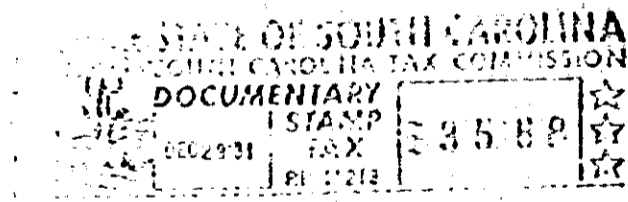
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-nine thousand, six hundred fifty and No/100 (\$89,650.00) Dollars, which indebtedness is evidenced by Borrower's note dated December, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January1, 2012.....;

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:

ALL that piece, parcel or lot of land situate, lying and being at the South-western corner of Pebble Stone Lane and Pebble Creek Way, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 43 of a Subdivision known as Pebble Creek, Phase IV, Section II, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 7-C at Page 47, and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Pebble Creek Way, at the joint front corner of Lots Nos. 42 and 43, and running thence with the joint line of said Lots N. 82-51 W. 113.88 feet to an iron pin at the joint rear corner of Lots Nos. 43 and 75; and running thence with the joint line of said Lots N. 6-12 E. 128.55 feet to an iron pin on the Southern side of Pebble Stone Lane; running thence with the Southern side of said Lane S. 83-48 E. 75.27 feet to an iron pin at the intersection of Pebble Stone Lane and Pebble Creek Way; running thence with the intersection S. 41-47 E. 37.14 feet to an iron pin on the Western side of Pebble Creek Way; running thence with the Western side of said Way S. 0-15 W. 106.16 feet to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagors herein by Deed recorded simultaneously herewith.



which has the address of Lot 43, Pebble Creek, Phase IV Taylors, SC,
(Street) (City)
SC 29687 (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 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.

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