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First Federal of South Carolina Post Office Box 408 Graenville, South Carolina 29602

day of \_\_August 17th THIS MORTGAGE is made this 19 83, between the Mortgagor, Ronald E. Gregory, Pres. for R. E. Gregory & Co. , (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 \$20,287,12(Twenty Thousand and Two Hundred Eighty Seven and 12/100 ollars, which indebtedness is evidenced by Borrower's August 17, 1983 , (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 30, in Deed Book 1138 at Page 529. This is a second mortgage and is Junior in Lien to that mortgage executed by R. E. Gregory and Co. which mortgage is recorded in RMC Office for Greenville County on 12/05/80 in Book 1526 at Page 779. First Federal Sav. 133 and Loan Association rasei Conocine 1505 σ̈́ C.  $\alpha$ Dover Town Houses, Greenvil which has the address of \_(herein "Property Address"); 29615 (State and Ep 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.

SOUTH CAROLINA - 1 to 4 Family - 6-75 - FNMA/FHLMC UNIFORM INSTRUMENT (with smendment adding Para 24) ,

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