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MORTGAGE

THIS MORTGAGE is made this 28th day of May, 1975, between the Mortgagor, Fred M. Raskind and Leslie T. Raskind (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Three Thousand Seven Hundred Fifty Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2005.

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 certain lot of land lying in the State of South Carolina, County of Greenville, on the northern side of Coachman Drive, shown as Lot 21 on a plat of Carriage Estates, recorded in the R. M. C. Office for Greenville County in Plat Book PPP at page 15, and being further described, according to said plat, as follows:

BEGINNING at an iron pin on the northern side of Coachman Drive at the joint corner of Lots 20 and 21 and running thence along the line of Lot 20, N. 5-00 E. 180 feet to an iron pin in the line of Lot 3; thence along the lines of Lots 3 and 2, N. 85-00 W. 100 feet to an iron pin at the corner of Lot 22; thence along the line of Lot 22, S. 5-00 W. 180 feet to an iron pin on the northern side of Coachman Drive; thence along Coachman Drive, S. 85-00 E. 100 feet to the point of beginning.

This conveyance is subject to all Protective Covenants, easements and rights of way of record in the public records of Greenville County.

This is the same property conveyed to the Grantors herein by deed dated June 18, 1970, recorded in the Office of the R. M. C. for Greenville County in Deed Book 892, at Page 466.



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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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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