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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

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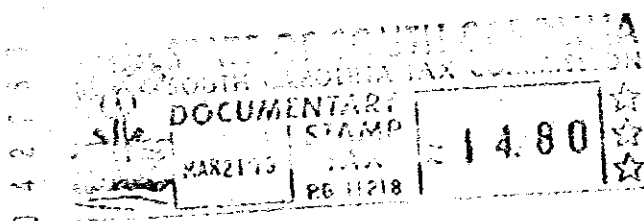
Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

THIS MORTGAGE is made this 20th day of March 1979, between the Mortgagor, Raymond Gary Smith (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 713 Wade Hampton Blvd., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Seven Thousand and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated March 20, 1979 (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, 2004.

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: in Oneal Township, approximately 3 miles northwest of Greer, on the South side of Rayna Drive, being shown and designated as Lot No. 7 as shown on a Survey entitled Property of W. Dennis Smith, dated February 15, 1964 by John A. Simmons, R.L.S. and also being shown as Lot No. 7 on a plat of Property of W. Dennis Smith, prepared by C. O. Riddle, Surveyor, dated November 19, 1976 and recorded in Plat Book 6-H at page 35. Said lot fronts on the southerly side of Rayna Court a distance of 102.7 feet.

THIS is the identical property conveyed to the Mortgagor by deed of W. Dennis Smith to be recorded of even date herewith.



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which has the address of Route 7, Rayna Drive, Greer, S. C. 29651 (Street) (City) (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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