Greenville, S.C. 29611

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MORTGAGE

THIS MORTGAGE is made this 19th day of July
19.79. between the Mortgagor, Judi E. Rood, a/k/a Judi Kelley
(herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings & Loan Association a corporation organized and existing
under the laws of United States of America whose address is Hampton Street
Columbia, South Carolina (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thousand Five Hundred.

(13,500.00) Dollars, which indebtedness is evidenced by Bollones, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2004

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the

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 piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville being shown as Lot No. 30 of Western Hills, Section 2, plat of which is recorded in Plat Book KK at Page 130, and according to said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Tucson Drive at the joint front corner of Lots Nos. 30 and 31, and running thence with Tucson Drive, S. 89-45 E. 33.7 feet; thence still with Tucson Drive, N. 75-29 E. 77.4 feet; thence with the curve of the intersection of Tucson Drive with Watkins Road, the chord of which curve is N. 15-47 E. 35.4 feet to an iron pin on Watkins Road; thence with Watkins Road, N. 29-13 W. 100 feet; thence N. 89-45 W. 85 feet; thence S. 0-15 W. 150 feet to the point of beginning.

This is the same property conveyed to Judi Kelley by deed of Jerry A. Kelley dated June 10, 1976 and recorded in the RMC Office for Greenville County in Deed Book 1037 at Page 762.

DOCUMENTARY

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

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STATE

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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 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, essements 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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SOUTH CAROLINA -- 1 to 4 Family -- 6 75 FAMA/FHEMC UNIFORM INSTRUMENT

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