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GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

800. 1551 PAGE 343

MORTGAGE

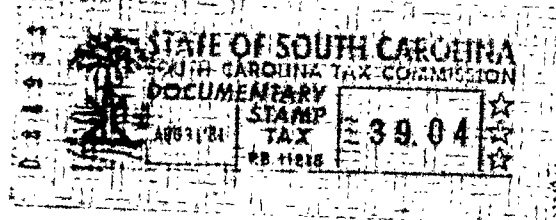
THIS MORTGAGE is made this 31st day of August,
19 81, between the Mortgagor, Douglas E. Cheek and Sheila W. Cheek
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-seven Thousand Six
Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's
note dated August 31, 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
September 1, 2011

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:

being shown and designated as Lot Number 118 of a subdivision known as Pebble Creek,
Phase I, on plat thereof recorded in Plat Book 5-D at Pages 1 through 5, inclusive,
of the RMC Office for Greenville County.

This is the same property conveyed to the mortgagors by deed of John A. Bolen, Inc.
dated August 31, 1981 and recorded on even date herewith.



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which has the address of Fairway One, Pebblecreek, Taylors, South Carolina 29687
(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 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.