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APR 20 10 42 AM '82
DONN HARRISLEY
R.M.C.

FIRST FEDERAL
SAVINGS & LOAN ASSN.
OF SOUTH CAROLINA

BOOK 1568 PAGE 330

MORTGAGE

THIS MORTGAGE is made this 15th day of April, 1982, between the Mortgagor, Richard G. Ray and Sondra S. Ray, (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").

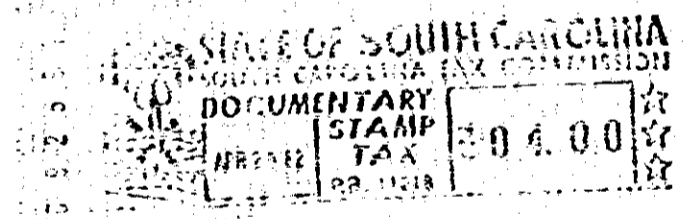
WHEREAS Borrower is indebted to Lender in the principal sum of Ten Thousand Dollars and no 100's Dollars, which indebtedness is evidenced by Borrower's note dated April 15, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 1992;

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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, known and designated as Lot No. 162 shown on a plat of the subdivision of HILLSBOROUGH, Section III, recorded in the RMC Office for Greenville County in plat book 4 N page 42.

This being the same property conveyed to the mortgagor herein by deed of Clyde Rodney Hardin and Linda L. Hardin, and recorded in the RMC Office for Greenville County, on July 1, 1981, in Deed Book #1150, and page #964.

This is a second mortgage and is junior in lein to that mortgage executed by Clyde Rodney Hardin and Linda L. Hardin, in favor of NCB Mortgage South, Inc., which mortgage is recorded in the RMC office for Greenville County, in Book #1431, and page #977.



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which has the address of 213 Libby Lane Mauldin, South Carolina 29662 (herein "Property Address");

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.

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