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MORTGAGE

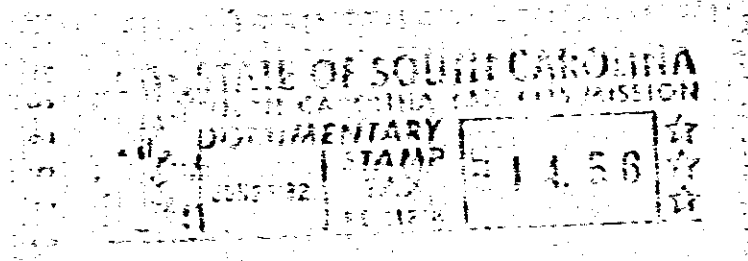
THIS MORTGAGE is made this 28th day of June 1982, between the Mortgagor, Ernest F. McCrary and Stephanie V. McCrary (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of State of South Carolina, whose address is 1500 Hampton Street, Columbia, South Carolina 29201 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-six Thousand Three Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 28, 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 July 1, 2012.

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, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 16 on a Plat of Property of P. B. and Billie J. McCrary, recorded in the RMC Office for Greenville County in Plat Book CCC at Page 137 and having, according to said plat, metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor, Ernest F. McCrary, by deed of W. H. McCrary, Jr. dated March 25, 1982 and recorded in the RMC Office for Greenville County in Deed Book 1164 at Page 711 on March 31, 1982.



which has the address of Route 3, Blanch Drive, Greenville, South Carolina 29609 (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.

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