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CO. S. C.
DEC 24 4 24 PM '82
DONNIE S. TANKERSLEY
R.M.C.

BOOK 1587 PAGE 822
LONG, BLACK & GASTON

MORTGAGE

THIS MORTGAGE is made this 1st day of December, 1982, between the Mortgagor, WILLIAM C. SMITH AND SUSAN A. SMITH (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 EIGHTY THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 1, 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 January 1, 2013.....;

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 the buildings and improvements thereon, lying and being on the Northwesterly side of Shady Creek Court, near the City of Greenville, South Carolina, being known and designated as Lot No. 480 on Plat entitled "Map Two, Sugar-creek", as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7X, at Page 19, and having, according to a more recent survey prepared by Freeland and Associates, dated November 26, 1982, entitled "Property of William C. Smith and Susan A. Smith", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwesterly side of Shady Creek Court, said pin being the joint front corner of Lots Nos. 479 and 480 and running thence with the common line of said lots, N. 53.43-52 W. 156.58 feet to an iron pin at the joint rear corner of Lots Nos. 479 and 480; thence S. 33-51-32 W. 100.04 feet to an iron pin at the joint rear corner of Lots Nos. 480 and 381; thence with the common line of said lots, S. 53-43-52 E. 160.79 feet to an iron pin on the Northwesterly side of Shady Creek Court; thence with the Northwesterly side of Shady Creek Court N. 36-16-08 W. 100.0 feet to the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of Stephen L. Naman and Shari W. Naman dated November 4, 1982 and recorded simultaneously herewith.

which has the address of 110 Shady Creek Court Greer, South Carolina 29651 (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.