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DONNIE S. TARKENTLEY  
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MORTGAGE

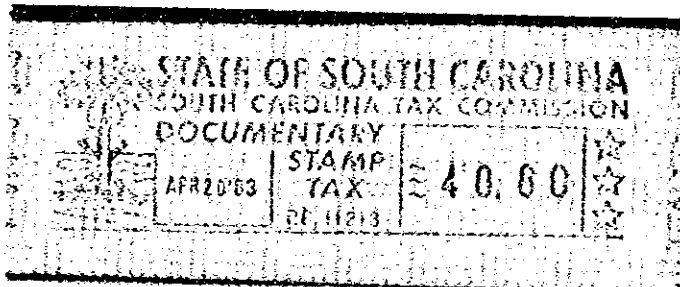
THIS MORTGAGE is made this 14th day of April, 1983, between the Mortgagor, J. Haywood Cosby and June M. Cosby, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Two Thousand and No/100 (\$102,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 14, 1983, (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, 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 lot of land in Greenville County, State of South Carolina, being shown as Lot 24 on plat of Pelham Estates, Section 3, recorded in plat book 4G, at page 13, in the RMC Office for Greenville County, South Carolina, said lot fronting on Ashburn Place, and having such metes and bounds as shown thereon.

This being the same property conveyed unto the Mortgagors by deed of M. L. Lanford, Jr., recorded in the RMC Office for Greenville County, South Carolina in Deed Book 896, page 151 on August 13, 1970.



Attached and incorporated herein by reference is the Mortgagors' Adjustable Rate Rider dated April 14, 1983, which is made a part of by reference as if same was fully set forth herein verbatim.

which has the address of 22 Ashburn Place, Greenville, South Carolina 29615 (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 seized 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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