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GREENVILLE

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MORTGAGE

THIS MORTGAGE is made this 29th day of July, 1983, between the Mortgagor, Donald J. Reed and Sharon M. Reed, (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 Seventeen thousand two hundred fifty seven and ninety two cents Dollars, which indebtedness is evidenced by Borrower's note dated 07-29-83, therein "Note", providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 31, 1993

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 land situate, lying and being in the County of Greenville, State of South Carolina on the western side of Woodhill Lane, being known and designated as Lot No. 85 on plat of HOLLY TREE PLANTATION, Phase III, SECTION 1, Sheet 1, dated September 28, 1978, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-H, at Page 74, reference to which is hereby made for a more complete description by metes and bounds.

This being the same property conveyed to the mortgagor(s) by deed of Foothills Delta P Inc., and recorded in the RMC Office for Greenville County, on 6-18-80, in Deed Book 1127, and Page 668.

This is a second mortgage and is junior in lien to that mortgage executed by Donald J. and Sharon M. Reed, in favor of First Federal Savings and Loan Association of South Carolina, which mortgage is recorded in the RMC Office for Greenville County, in Book 1505, and Page 184.

which has the address of 118 Woodhill Lane Simpsonville
SC 29681 (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 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.

SOUTH CAROLINA —

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