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MORTGAGE

THIS MORTGAGE is made this 30th day of November, 1983, between the Mortgagor, Boydan J. Ihuk and Chantal Ihuk, (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 Seventy Thousand Three Hundred and No/100 (\$70,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 30, 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 December 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 piece, parcel or lot of land in the city of Greenville, county of Greenville, State of South Carolina, on the south side of Earle Street, being the easterly one-half of lot No. 4 as shown on plat recorded in the RMC Office for Greenville County in Deed Book W, Page 542 and is more particularly described as follows:

Beginning at a stake on the south side of Earle Street, 131 feet west from Townes Street and running thence S5-30W 200 feet to a stake; thence N84-30W 65.5 feet to a stake; thence N5-30E 200 feet to a stake on Earle Street; thence with Earle Street S84-30E 65.5 feet to the point of beginning.

This being the same property conveyed unto the Mortgagors by deed of Jane Rebecca Threatt executed and recorded of even date.

ATTACHED AND INCORPORATED HEREIN IS THE BORROWERS' "ADJUSTABLE RATE RIDER", DATED NOVEMBER 30, 1983, WHICH IS MADE A PART HEREOF.

which has the address of 107 W. Earle Street, Greenville, SC 29609 (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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