**MORTGAGE**80011541 PAGE 763
BOOK 77 PAGE 629

THIS MORTGAGE is made this 15th day of May
19 81., between the Mortgagor, Jere M. & Marcelle F. Wagner,
(herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of
America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

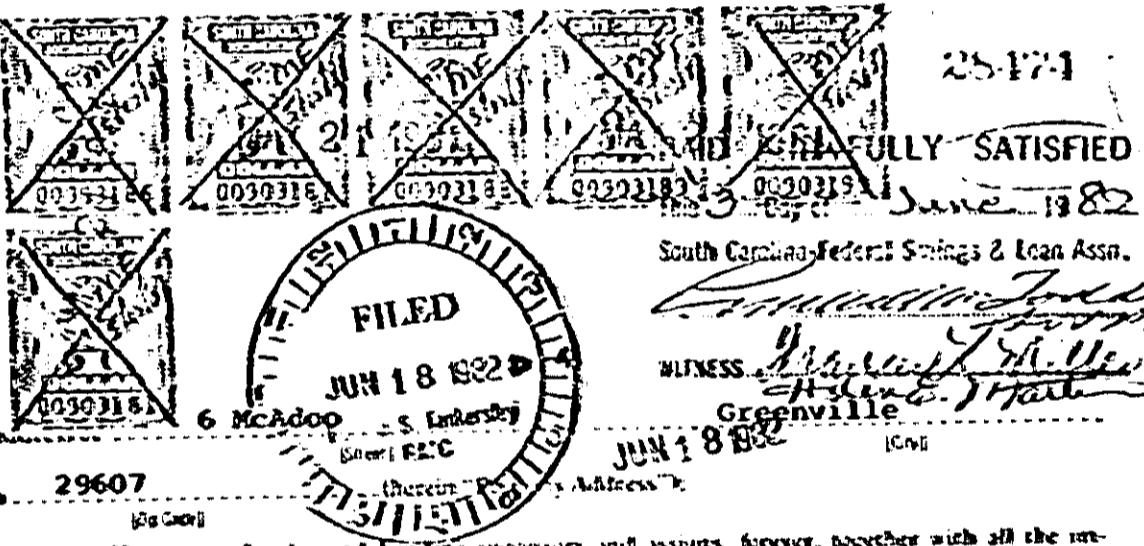
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$... 15,000.00
which indebtedness is evidenced by Borrower's note dated May 15, 1981, and extensions and renewals
thereof therein "Note" providing for monthly installments of principal and interest with the following restrictions and rights-of-way which are a matter of record
and/or actually existing upon the ground affecting the above described property.

6500 3 1981

which has the number

South Carolina 29607

as recorded in the office of the Register of Deeds



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 and rents, all of which 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 for the leasehold estate if this Mortgage is on a leasehold, are hereinafter 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, and that the Property is unencumbered, except by encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum therein "Funds" equal to one-twelfth of the yearly taxes and assessments including condominium and

SOUTH CAROLINA HOME IMPROVEMENT - 7-31

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