First Federal Savings and Eduan Association Post Office Drawer 408, Greenville SC 29601

Office of the State of the State

THIS MORTGAGE is made this 8th day of December 1982, between the Mortgagor, Johnnie R. White, III and Margaret D. White (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 Fifteen Thousand and no/100------ Dollars, which indebtedness is evidenced by Borrower's note dated December 8, 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 Jan. 1, 1988 20 leet to 1101 plin at corner of Lot 253; thence with line of said lot S. 46-25 W. 144.3 feet to the beginning corner.

This being the same property conveyed to the mortgagor herein by deed of Elva Annette Garren Owen and recorded in the RMC Office for Greenville County on September 5, 1967 in Deed Book 827 at Page 513.

This is a second Mortgage and is junior in lien to that processes exempted the uppose R. White, III and Margaret D. White which mortgage is recorded in R.C. Office for Greenville County in Book 1208 at Page 363 on September 30, 1551 Federal Savings and Coan Association of South Carolina

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which has the address of 5 Riviera Driver Greenville, South Carolina 29607

(herein "Property Address"); 15 (30)

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.

SOUTH CAROLINA - 1 to 4 Facily-6/75-FINHA/FHLMC UNIFORM INSTRUMENT (with accordanced adding Page 24)

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