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GREENVILLE CO. S. C.

300 1382 HE 340

THE 5 3 24 PM TO MORTGAGE

ACHAIE S. TANKERSLEY

THIS MORTGAGE is made this.

4th day of NOVEMBER

19.76, between the Mortgagor, ARTHUR E. KREFT and MARY U. KREFT

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association

under the laws of United States of America, whose address is 1500 Hampton Street

Columbia, South Carolina

(herein "Lender").

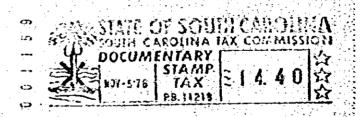
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 the County of Greenville, State of South Carolina in the City of Mauldin, being known and designated as Lot No. 2 as shown on plat of BROOKSIDE, SECTION ONE, recorded in Plat Book 4R at Page 56 of the R.M.C. Office for Greenville County, S. C. and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwest side of Stoneybrook Trail, and running thence N 35-50 W 130 feet to an iron pin joint rear corner of Lots 1 and 2; thence with the joint line of said lots S 55-28 W 184.3 feet to an iron pin on the northeast side of Adams Mill Road; thence with the northeast side of said street S 45-49 E 105 feet to an iron pin; thence S 84-54 E 38.8 feet to an iron pin on the northwest side of Stoneybrook Trail; thence with the northwest side of said street N 56-00 E 136.6 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Phillip L. Kile and Patricia K. Kile recorded on November 5th 1976.



which has the address of	407 Adams Mill Road	Mauldin
	[Street]	[City]
S. C.	(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 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 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT