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MORTGAGE

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THIS MORTGAGE is made this.

19.80, between the Mortgagor, JAMES L. CHURCH & BONNIE B. CHURCH.

(herein "Borrower"), and the Mortgagee, ENGEL MORTGAGE

COMPANY, INC..., a corporation organized and existing

under the laws of DELAWARE whose address is PO BOX 847.

BIRMINGHAM, ALABAMA 35201 (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 piece, parcel or lot of land in the county of Greenville state of South Carolina, being known and designated as Lot No. 14 as shown on plat of HOMESTEAD ACRES II. recorded in plat book 6 H page 77 of the RMC Office for Greenville County, S. C.

This is the same lot conveyed to mortgagors by H. J. Martin and Joe O. Charping by deed of even date herewith, to be recorded.

which has the address of (lot 14) Havenhurst Drive HOMESTEAD ACRES II TAYLORS
[Street] [City]

S.C. 29687 (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 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.

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