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MORTGAGE

THIS MORTGAGE is made this		day of	August	 ,
	John Macrae , (herein "Borroy	wer"), and the N	fortgagee, First Fede	ral
Savings and Loan Association, a corp of America, whose address is 301 Co	oration organized and lege Street, Greenville	l existing under the e, South Carolina (laws of the United Sta [herein "Lender").	ites
WHEREAS, Borrower is indebted to Hundred and No/100 (\$58,400 note dated August, 1980 and interest, with the balance of the September. 1, 2005.	(herein "Note"), pr	nich indebledness : oviding for monthl	y installments of princi	ipal
TO SECURE to Lender (a) the rethereon, the payment of all other sum the security of this Mortgage, and the contained, and (b) the repayment of Lender pursuant to paragraph 21 he grant and convey to Lender and Lender in the County of Greeny	e performance of the c f any future advances ereof (herein "Future a der's successors and as	on, advanced in according to the covernants and agrees, with interest the Advances"), Borro	eements of Borrower he reon, made to Borrowe wer does hereby mortg g described property loo	erein er by gage,

ALL that certain piece, parcel or unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 4 of Villas on the Green Horizontal Property Regime, as is more fully described in Master Deed dated July 30, 1980, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1130 at Pages 162 through 235, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7-Y at Page 55.

This is the identical property conveyed to the Mortgagor herein by Gatewood Builders, Inc., by Deed dated and recorded simultaneously herewith.

which has the address of	Unit 4, Villas on the Green,	Pebble Creek, Taylors (City)

S.C. 29687 (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/FHENC UNIFORM INSTRUMENT (with amendment adding Para 24)

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