MORTGAGE

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day of September THIS MORTGAGE is made this 30 between the Mortgagor, Paul T. Hempel and Patricia A. Hempel

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100ths -----Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2010

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 certain piece, parcel or lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 24 on plat of Taylor Heights, recorded in the RMC Office for Greenville County in Plat Book 4X, page 2, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin at the joint front corner of Lots Nos. 23 & 24, on the westerly side of VELMA DRIVE and running S. 86-37 E. 97 feet to an iron pin at the joint rear corner of Lots Nos. 24 and 25; thence along the joint line of Lots Nos. 24 & 25, S. 2-46 W. 175.1 feet to an iron pin on the northerly side of Reid School Road; thence along Reid School Road N. 79-38 W. 110 feet to an iron pin; thence with the intersection of Reid School Road and Velma Drive, N. 26-02 W. 35.35 feet to an iron pin; thence along the easterly side of Velma Drive N. 18-58 E. 60.3 feet to an iron pin; thence continuing on the westerly side of said Drive N. 12-19 E. 73.7 feet to the point of beginning.

Being the same property conveyed to the borrower by deed of Harry S. Girtman and Kathryn W. Girtman dated September 4, 1980 and to be recorded herewith in the RMC Office for Greenville County, South Carolina.

2 Velma Drive

Taylors

which has the address of

(Street)

(City)

South Carolina 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 he 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