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## **MORTGAGE**

day of \_July 18th THIS MORTGAGE is made this Michael L. Boyles and Gloria G. Boyles 19 83 between the Mortgagor, \_ , (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 \_\_\_\_\_\_\_ Twenty Five Thousand Eight Hundred Fifty Three and 80/100----- Dollars, which indebtedness is evidenced by Borrower's note dated \_\_July\_18, 1983 \_\_\_\_\_, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on \_July\_30,\_ 1993.....; 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 \_\_\_, State of South Carolina. in the County of \_\_\_\_\_ Greenville\_

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, known and designated as Lot 10 Ferncreek Subdivision, shown on plat made by Dalton & Neves, Engineers, dated November, 1973 and recorded in the RMC Office for Greenville County in plat Book 5 D at Page 28. Reference to said plat is hereby craved for a metes and bounds description.

This is the same property conveyed to the Mortgagors herein by deed of William E. Smith, Limited, a Partnership, dated September 17, 1975, and recorded in the RMC Office for Greenville County on September 18, 1975 in Deed Book 1024 at Page 390.

This mortgage is junior in lien to that mortgage given by the Mortgagor herein to South Carolina National Bank dated September 17, 1975, and recorded in the RMC Office for Greenville County on September 18, 1975, in Mortgage Book 1349 at Page 34.

which has the address of Route 4, Ferncrest Court, Greenville, S.C. 29605

(herein "Property Address");

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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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