MORTGAGE

THIS MORTGAGE is made this

84, between the Mortgagor, Raymond Garzone, Sr. and Phyllis B. Garzone

(herein "Borrower"), and the Mortgagee, POINSETT FEDERAL

SAVINGS AND LOAN ASSOCIATION of Travelers Rest., a corporation organized and existing under the laws of South Carolina whose address is 203 State Park Road,

Travelers Rest, S. C. 29690 (herein "Lender").

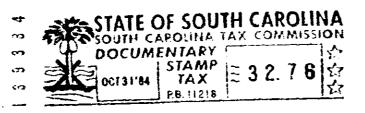
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Nine Thousand,
One Hundred Ten and 68/100----- Dollars, which indebtedness is evidenced by Borrower's note dated. October 30, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2011

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 tract of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as 21.45 acres on plat of property of Wayne & Reta Assaf dated June 8, 1983, prepared by C. O. Riddle, RLS, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 9-Q at Page 39 and having metes and bounds as shown thereon.

This is the same property conveyed to the mortgagors herein by deed of Ronald Carroll Friddle as attorney-in-fact for Wayne A. Assaf and Reta J. Assaf to be recorded herewith.



Keeker Mill Road ov P. G.

Route & Keeler Bridge Road

Travelo

which has the address of ... Route 4, Keeler Bridge Road, ... Travelers Rest
[Street] [City]

South Carolina 29690 (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

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