P. O. Box 10797 DONNIE S. FARNERSLEY Greenville, SC 29603 R.H.C.

REFNY

MORTGAGE

and 1609 and 65

THIS MORTGAGE is made this. 31st day of May

19. 83 between the Mortgagor, David A. Torrance & Kathryn H. Torrance

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Fifty-three Thousand, Five Hundred, Fifty and No/100---- Dollars, which indebtedness is evidenced by Borrower's note dated. May 31, 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 June 1, 2013

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 Austin Township, Greenville County, State of South Carolina, being known and designated as Lot No. 6 of Forest Trail, a subdivision as shwon on plat of survey prepared by Freeland & Associates on April 18, 1979, and recorded in the RMC Office for Greenville County in Plat Book 7-X at Page 59, reference to which plat is hereby made for a more particular description thereof.

THIS being the same property conveyed to the mortgagors herein by deed of David B. Mann, of even date, to be recorded herewith.

STATE (OF SOUTH CAROLINA
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which has the address of ... 511 Bethel Drive, Mauldin, South Carolina 29662
[Street] [City]

.....(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.