

FILED
GREENVILLE, S.C.
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DONNIE S. TAYLORSLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 22nd day of July, 1983, between the Mortgagor, Charles Smith and Annette W. Smith, (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 Five Thousand dollars and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 22, 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 1988.....;

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 those certain parcels or lots of land situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Taylors, being known as Lots Nos. 51 and 60 of the Sara E. Adams Property, a portion of which is shown on plat recorded in Plat Book CCC, page 59-B, and having the following metes and bounds:

BEGINNING at an iron pin on the east side of Adams Street, said point being the joint front corner of Lots Nos. 50 and 51, located S. 12-15 E. 130 feet from the southeast corner of the intersection of Adams and Taylors Streets, and running thence with the east side of Adams Street S. 12-15 E. 140 feet to an iron pin, joint front corner of Lots Nos. 60 and 61; thence as dividing line between said lots N. 77-45 E. 172 feet to an iron pin; thence N. 12-15 W. 140 feet to an iron pin, corner of Lot No. 50; thence as dividing line between Lots Nos. 50 and 51, S. 77-45 W. 172 feet to the point of beginning.

This being the same property conveyed to mortgagors by deed of New Homes, Inc. dated August 19, 1970, and recorded August 21, 1970, in Deed Book 896, page 581, R.M.C. Office for Greenville County. This is a second mortgage and junior in lien to mortgage held by Greer Federal S&L recorded in Mort. Book 1400, Page 933.

SOUTH CAROLINA
COUNTY OF GREENVILLE
STAMP
TAX \$ 02.00

which has the address of 203 S. Adam St., Taylors, SC 29687 (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 seized 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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