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MORTGAGE

THIS MORTGAGE is made this 24th day of August, 1983, between the Mortgagor, Gloria Jean Davis, (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 \$30,562.57 (Thirty Thousand and Five Hundred Sixty Two and 57/100-- Dollars, which indebtedness is evidenced by Borrower's note dated August 24, 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 August 31, 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 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, on the westerly side of New Haven Drive, being shown and designated as Lot No. 93, on plat of Section 2, Merrifield Park, recorded in the RMC Office for Greenville County, S. C. in Plat Book "WWW" at Pages 50 and 51 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of New Haven Drive at joint front corner of Lots Nos. 93 and 94, and running thence along the common line of said lots, N 43-41 E. 164.65 feet to an iron pin; thence N. 45-34 E. 44.9 feet to an iron pin; thence N. 49-33 E 79.4 feet to an iron pin at joint rear corner of Lots Nos. 92 and 93; thence along line of Lots Nos. 92 and 93, S. 40-27 E. 165 feet to an iron pin on New Haven Drive; thence along New Haven Drive, S. 49-33 W. 79.4 feet to an iron pin; thence continuing along the westerly side of New Haven Drive, S. 45-32 W. 35.6 feet to an iron pin, the point of beginning.

John Alex Cogdill and Gloria Jean Cogdill received said property by deed dated 03/22/76 in Deed Book 1033 at Page 447. John Alex Cogdill conveyed his 1/2 interest to Gloria Jean Cogdill by deed dated 07/21/76 in Deed Book 1040 at Page 74.

This is a second mortgage and is Junior in Lien to that mortgage executed by John Alex Cogdill and Gloria Jean Cogdill which mortgage is recorded in RMC Office for Greenville County on 03/22/76 in Book 1362 at Page 928.

OFFICE OF COUNTY CLERK
GREENVILLE, SOUTH CAROLINA
RECORDED
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which has the address of 9 New Haven Drive, Greenville (City),
South Carolina 29615 (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.

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