

First Federal of South Carolina  
Post Office Box 408  
Greenville, South Carolina 29602

**MORTGAGE**

GREENVILLE, S.C.  
DUNN  
OCT 26 1983

THIS MORTGAGE is made this 24th day of October, 1983, between the Mortgagor, Harold M. Sherman and Patricia M. Sherman, (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 \$16,085.44 (Sixteen Thousand Eighty Five and 44/100-----) Dollars, which indebtedness is evidenced by Borrower's note dated October 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 October 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 with the buildings and improvements thereon, lying and being at the southerly intersection of White Water Court and Stone Ridge Road, near the City of Greenville, S. C., being known and designated as Lot No. 178 on plat entitled "Map No. 2, Section One, Sugar Creek" as recorded in the RMC Office for Greenville County, S. C., in Plat Book 4R, page 85 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of White Water Court, said pin being the joint front corner of Lots 177 and 178 and running thence with the common line of said lots S. 32-18-13 E. 137.51 feet to an iron pin, the joint rear corner of Lots 177 and 178; thence N. 61-17-15 E. 119.64 feet to an iron pin on the southwesterly side of Stone Ridge Road; thence with the southwesterly side of Stone Ridge Road N. 28-44-54 W 120.23 feet to an iron pin at the intersection of Stone Ridge Road and White Water Court; thence with said intersection N. 76-31-51 W 34.89 feet to an iron pin on the southerly side of White Water Court; thence with the southerly side of White Water Court S 57-41-47 W 102.53 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagor by deed of M. G. Proffitt, Inc. and recorded in the RMC Office for Greenville County on 12/20/76 in Deed Book 1048 at Page 166.

This is a second mortgage and is Junior in Lien to that mortgage executed by Harold M. Sherman and Patricia M. Sherman which mortgage is recorded in RMC Office for Greenville County on 12/20/76 in Book 1385 at Page 582.

RECORDED IN RMC OFFICE FOR GREENVILLE COUNTY, S.C. ON OCT 26 1983 AM 10:06.44 BY [Signature]

which has the address of 201 White Water Court, Greer (City), South Carolina 29651 (State and Zip Code) (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.

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4328-RV-2