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Jun 27 4 44 PH 'MORTGAGE

ONES TO LIKSTEY

"Lender").

THIS MORTGAGE is made this 22nd day of June

19.84, between the Mortgagor, JAMES R. COX AND HOLLY J. COX

, (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

WHEREAS, Borrower is indebted to Lender in the principal sum of <u>Twenty-Six Thousand</u>, Five <u>Hundred and no/100 (\$26,500.00)</u> Dollars, which indebtedness is evidenced by Borrower's note dated <u>June 22, 1984</u>, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on <u>July 1</u>, 2014.....

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 situate, lying and being on the Northwesterly side of West Hillcrest Drive, in that area recently annexed to the City of Greenville, in Greenville County, South Carolina, shown as Lot No. 48 on plat of Druid Hills made by Dalton and Neves, Engineers, January, 1947, recorded in the RNC Office for Greenville County, S.C. in Plat Book "P" at page 113, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwesterly side of West Hillcrest Drive at the joint front corner of Lots 48 and 49, which pin is 299.6 feet West from West Fairview avenue, and running thence along the line of Lot 49 N 40-04 W 193.7 feet to an iron pin at the Southwesterly end of a 15-foot alley; thence along the South side of said alley N 77-43 E 90.5 feet to an iron pin at Northwest corner of Lot 47; thence along the line of Lot 47 S 29-03 E 160.2 feet to an iron pin on the Northwesterly side of West Hillcrest Drive; thence along said Drive S 56-52 W 50 feet to the point of beginning.

Being the same property conveyed to Mortgagors by deed of John W. Hipp, III and Margaret C. Hipp of instant date and recorded herewith in the RMC Office for Greenville County, South Carolina in Deed Book at Page

which has the address of 231 W. Hillcrest Drive, Greenville, South Carolina 29609

_____(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 (with amendment adding Para. 24)

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