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GREENVILLE, SOUTH CAROLINA

JUN 23 4 27 PM '84

MORTGAGE

01-333629-6

THIS MORTGAGE is made this 14th day of June, 1984, between the Mortgagor, Fred T. McIlroy and Ann B. McIlroy

, (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 Twelve Thousand Eighty Three Dollars and 84/100--(\$12,083.84) Dollars, which indebtedness is evidenced by Borrower's note dated June 14, 1984, (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 30, 1994.....;

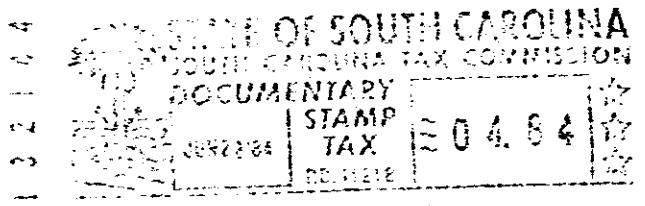
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 all improvements, thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, being known and designated as Lot No.39, as shown on plat of Oakwood Acres, prepared by J. Mac Richardson, dated September 1959, recorded in the R.H.C. Office for Greenville County in Plat Book MM at Page 135, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Oakwood Avenue, the joint front corner Lots Nos. 39 and 40 and running thence along the line of these lots, S. 38-54 E. 175.2 feet to an iron pin; thence N. 54-22 E. 94 feet to an iron pin at the joint rear corner of Lots Nos. 39 and 38; running thence N. 25-58 W. 176.6 feet to an iron pin on the southern side of Oakwood Avenue; thence along the southern side of Oakwood Avenue, S. 56-07 W. 39.7 feet to an iron pin; thence continuing along the southern side of Oakwood Avenue, S. 54-22 W. 94.2 feet to an iron pin, point of beginning;

This being the same property conveyed to the mortgagor by deed N. Dean Davidson and recorded in the RMC Office for Greenville County on January 10, 1972 in Deed Book 933 at Page 295.

This is a second mortgage and junior in lien to that mortgage executed by First Federal Savings and Loan Association and recorded in the RMC Office for Greenville County on March 21, 1984 in Mortgage Book 1653 at Page 09.



which has the address of 13 Oakwood Avenue Taylors
(Street) (City)
South Carolina 29687 (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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