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MORTGAGE

THIS MORTGAGE is made this 4th day of June, 1982, between the Mortgagor, John T. Templeton, (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 Seven thousand one hundred and no/100ths (7,100) dollars, which indebtedness is evidenced by Borrower's note dated June 4, 1982, (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 1, 1989.

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, being known and designated as Lot No. 216, Section 6, Sheet One, of a subdivision known as Colonial Hills, as shown on a plat thereof prepared by Piedmont Engineers & Architects, dated March 21, 1968, recorded in the RMC Office for Greenville County in Plat Book WWW at page 12, and having such metes and bounds, courses and distances as are shown thereon.

DERIVATION: Deed of Gwendolyn D. Heusel (formerly Gwendolyn D. Templeton) for her one-half interest in and to said property dated June 4, 1982 and recorded June 1982 in Deed Book 1168 at page 86.

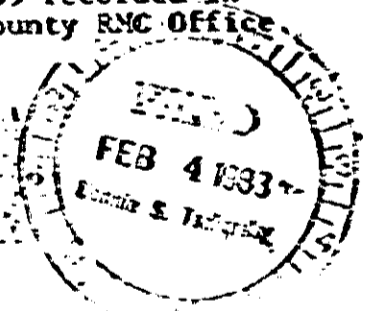
This mortgage is junior and secondary in lien to that certain mortgage of John T. Templeton to First Federal Savings and Loan Association dated January 29, 1969 and recorded January 30, 1969 recorded in Mortgage Book 115 at page 619 in the Greenville County RMC Office.

First Federal Savings and Loan Association
of Greenville, S. C. 301 College Street
Greenville, S. C. 29601

John T. Templeton
Lender
Witness *Walter...*

which has the address of 77 Amy Lane, Taylors, South Carolina

29687 1982 (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 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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