

First Federal Savings and Loan
P.O. Box 408
Greenville, S.C. 29602

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FILED
C.S.C.
AUG 15 1980
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MORTGAGE

THIS MORTGAGE is made this 24 day of July, 1980, between the Mortgagor, Fred Thomas and Sandra B. Thomas, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 7500.00 Dollars, which indebtedness is evidenced by Borrower's note dated July 24, 1980, (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 1, 1985;

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:

Beginning at an iron pin on the northeasterly side of Lyons Court at the joint front corner of Lots 10-B and 11 and runs thence along the line of Lot No. 11, N. 62-23 E., 335 feet to an iron pin; thence N. 30-56 W., 192 feet to an iron pin; thence along a new line through Lot No. 10, S. 31-53 W., 320.9 feet to an iron pin on the northeasterly side of Lyons Court; thence along Lyons Court, S. 28-30 E., 105 feet to an iron pin; thence continuing along Lyons Court, S. 19-30 E., 85.1 feet to the beginning corner.

This being the same property conveyed to the mortgagor herein by deed of Fred Thomas & Sandra B. Thomas and recorded in the RMC office for Greenville County in Deed Book #973 and page #319 on April 27, 1973.

This is second mortgage and is junior in lein to that mortgage executed to Fred Thomas & Sandra B. Thomas which mortgage is recorded in RMC office for Greenville County in Book #1272 and page #774.

which has the address of Rt. #5 Box 499, Lot 10 Lyons Court Simpsonville, South Carolina 29681 (herein "Property Address");
(Street) (City) (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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