

FILED
GREENVILLE, S.C.
NOV 21 8 53 AM '80
DONNA W. WILKINS
CLERK

1525-882

MORTGAGE

THIS MORTGAGE is made this 25th day of November, 1980, between the Mortgagor, Harry Joseph Swaim and Judy Carol Swaim, (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 Twenty Thousand and No/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 25, 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 December 1, 1995.....;

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 in the County of Greenville, State of South Carolina, on the southeastern side of View Point Drive and being shown as 0.62 acre and part of tract 13 on plat entitled "MAP OF CLAIREMONT RIDGE" recorded in the RMC Office for Greenville County in Plat Book H at Page 182 and being shown on a more recent plat entitled "PROPERTY OF HARRY JOSEPH SWAIM AND JUDY CAROL SWAIM", prepared by Carolina Surveying Company, dated February 25, 1980, and recorded in the RMC of Greenville County in Plat Book 7-V at page 76, and having such metes and bounds as shown on the more recent plat, reference to which is hereby made for a more complete description.

THIS is the same property as that conveyed to Mortgagors by deed from George H. Balentine, Jr. recorded in the RMC Office for Greenville County in Deed Book 1104 at page 215 on June 6, 1979.

This mortgage is a junior lien subject to that certain mortgage to First Federal Savings and Loan Association recorded in the RMC Office for Greenville County in Mortgage Book 1496 at page 518 in the original amount of \$40,000.00

RECORDED
NOV 21 1980
GREENVILLE, S.C.
DONNA W. WILKINS
CLERK

which has the address of 33 View Point Drive Greenville
(Street) (City)
South Carolina
(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 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.

SC70 --- 1 NO2880 312

4.000CT

4328 RV-2