

FILED
S.C.
10 26 AM '80
Mauldin
SHERSLEY

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

1528 100

MORTGAGE

THIS MORTGAGE is made this 28th day of November, 1980, between the Mortgagor, James Balloch, Jr., (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 Fifteen Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 28, 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, with all improvements therein or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina County of Greenville in the city of Mauldin, known and designated as Lot 24, as shown on plat of Sunset Heights, Section C, recorded in plat book RR page 85, said lot having a frontage of 100 feet on the northwestern side of Vesper Circle, a parallel depth of 200 feet and a rear width of 100 feet.

This being the same property conveyed to the mortgagor by deed of Donald E. Baltz, Jr. and recorded in the R.M.C. Office for Greenville County on 11-6-67 in deed book 832 page 207.

This is second mortgage and is junior in lien to that mortgage executed by James Balloch, Jr. which mortgage is recorded in R.M.C. Office For Greenville County in Book 1075 page 527 dated 11-6-67.

RECORDING OFFICE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
\$ 06.00

which has the address of 304 Vesper Circle, Mauldin, S.C. 29662
(Street) (City)
(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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