

FILED
GREENVILLE CO. S. C.

P.O. Box 408
Greenville, SC 29602

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BOOK 1530 PAGE 908

DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 15th day of January,
1981, between the Mortgagor, Joseph F. Bakowski and Florence R. Bakowski,
(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 Seven Thousand Dollars
and no/100-----Dollars, which indebtedness is evidenced by Borrower's
note dated January 15, 1981, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
February 1, 1986;

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,
or hereafter to be constructed thereon, situate, lying and being in the State of
South Carolina, County of Greenville, in the Town of Mauldin, on the southern side
of Knollwood Drive and being known and designated as Lot No. 6 on a Plat of Section
No. IV, Knollwood Heights, recorded in the RMC Office for Greenville County, South
Carolina in Plat Book 4N at page 74 and having, according to said plat, the
following metes and bounds, to wit:

BEGINNING at a point on the southern edge of Knollwood Drive at the joint
front corner of Lots No. 5 and 6 and running thence along the edge of Lot No. 6,
S. 13-57 E., 182.0 feet to a point; thence along a line of Lot No. 9, N. 72-41 E.,
106.65 feet to a point; thence along a line of Henderson land, N. 7-31 W., 185-0
feet to a point on the southern edge of Knollwood Drive; thence along the southern
edge of Knollwood Drive, S. 72-18 W., 127.25 feet to the beginning corner.

This being the same property conveyed to the mortgagors herein by deed of
George O'Shields Builders, Inc. and recorded in the RMC Office for Greenville County
on April 23, 1976, in Deed Book 1035, and Page 176.

This is a second mortgage and is junior in lien to that mortgage executed by
George O'Shields Builders, Inc. in favor of First Federal Savings and Loan Association,
which mortgage is recorded in RMC Office for Greenville County, in Book 1349, and
Page 721.

which has the address of 401 Knollwood Drive Mauldin,
(Street) (City)
South Carolina 29662 (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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