

FILED
GREENVILLE CO. S.C.

P.O. Box 408
Greenville, SC 29602

BOOK 1531 PAGE 705

FEB 4 2 44 PM '81

SONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 30th day of January, 1981, between the Mortgagor, Rodney M. Hewitt and Valerie H. Hewitt, (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 Twelve Thousand Dollars and no/100 ----- Dollars, which indebtedness is evidenced by Borrower's note dated January 30, 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, 1991.

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 in the County of Greenville, State of South Carolina, being known and designated as Lot No. 108 on a plat of Pine Brook Forest Subdivision, according to a plat prepared by Charles K. Dunn, Surveyor, said plat being recorded in the RMC Office for Greenville County, S.C. in Plat Book 4X at Page 48, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Holly Circle at the joint front corner of Lots No. 109 and 108 and running thence along said Holly Circle, N. 73-25 E., 125.0 feet to an iron pin at the joint front corner of Lots No. 107 and 108; thence with the joint line of said lots, S. 16-35 E., 150 feet to an iron pin; thence S. 73-25 W., 125.0 feet to an iron pin at the joint rear corner of Lots No. 108 and 109; thence with the joint line of said lots, N. 16-35 W., 150.0 feet to an iron pin on the southern side of Holly Circle, being the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of George O'Shields Builders, Inc., and recorded in RMC Office for Greenville County, on March 24, 1977, in Deed Book 1053, at page 308.

This is a second mortgage and is junior in lien to that mortgage executed by Rodney M. and Valerie H. Hewitt, in favor of First Federal Savings and Loan Association of Greenville, S.C., which mortgage is recorded in RMC Office for Greenville County, in Book 1392 at page 389.

which has the address of 10 Holly Circle, Rt. 14 Greenville
(Street) (City)
South Carolina 29607 (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 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.

SOUTH CAROLINA — 1 to 4 Family — 6 75 — FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 21)

OCTO --- 1 FE 4 81 1051

4.0001

0705

4328 RV-2