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A.M.C. CASLEY

BOOK 1532 PAGE 947

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

# MORTGAGE

THIS MORTGAGE is made this 17 day of February,  
19 81, between the Mortgagor, Owen T. & Helen B. Miller  
(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 15,000.00  
Dollars, which indebtedness is evidenced by Borrower's  
note dated February 17, 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 March 1, 1996  
.....;

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, on the  
west side of Woodberry Lane and on the southwest side of Timber Lane,  
and being shown and designated as Lot no. 20 on plat of Hollyvale  
Subdivision, recorded in the RMC Office for Greenville County, S.C.  
in Plat book "Y" at page 131, and having, the following metes and  
bounds, to-wit:

BEGINNING at an iron pin on the west side of Woodberry Lane, joint  
front corner of lots nos. 19 and 20 and running thence with the line  
of lot no. 19, N. 67-44 W., 245.4 feet to an iron pin; thence N. 8-07  
E., 90.4 feet to an iron pin; thence N. 45-42 E., 182.4 feet to an iron  
pin on the southwest side of Timber Lane; thence with the southwest side  
of Timber Lane, S. 32-39 E., 201.8 feet to an iron pin; thence with curve  
of Timber Lane, and Woodberry Lane, the chord of which is S. 12-40 E.,  
40 feet to an iron pin on the west side of Woodberry Lane; thence with  
Woodberry Lane, S. 12-29 W., 40 feet to an iron pin; thence continuing  
with Woodberry Lane, S. 12-16 W., 66 feet to an iron pin, the point of  
the beginning.

This is a second mortgage and is junior in lien to that mortgage given to First Federal  
Savings and Loan Association by Annette H. Taylor, dated May 11, 1976, recorded May 12, 1976,  
recorded May 12, 1976 in Vol. 1367, Page 425.

This being the same property conveyed to Owen T. and Helen B. Miller by deed of  
Annette H. Taylor on October 31, 1977, recorded in Deed Book 1067, Page 612.

which has the address of Re. #12 Lot 20 Woodberry Way Greenville,  
S. C. 29609 (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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