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JOHNIE TANA R.M.C. **MORTGAGE**

THIS MORTGAGE is made this 24th day of March, 1981, between the Mortgagor, Jimmy L. Stephens, (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 Sixty-six thousand, six hundred, fifty and no/1000 Dollars, which indebtedness is evidenced by Borrower's note dated March 24, 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 April 1, 2011;

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 Hammett Road, being shown as Lot No. 124 on plat of Section No. 2, River Downs, prepared by Piedmont Engineers, Architects & Planners, dated September 22, 1975, recorded in the RMC Office for Greenville County, S.C., in Plats Book 5-D, Page 91, and revised on February 11, 1976, the revised plat being recorded in Plats Book 5-P, Page 15, and having, according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Hammett Road, joint front corner of Lots 123 and 124, and running thence along said Hammett Road S. 35-20 E. 113 feet to an iron pin, joint front corner of Lots 124 and 125; thence S. 57-06 W. 218.41 feet to an iron pin; thence N. 31-07 W. 120 feet to an iron pin, joint rear corner of Lots 123 and 124; thence N. 59-01 E. 210 feet to the point of beginning.

This being a portion of the property conveyed to the mortgagor herein by deed of William R. Rowan, III, and Judith G. Rowan recorded on January 5, 1979, in the RMC Office for Greenville County, S.C., in Deeds Book 1094, Page 880.

This instrument is intended by the undersigned to secure the modification and continuation of the debt of the undersigned secured by that mortgage executed by the undersigned in favor of First Federal Savings and Loan Association which is dated March 24, 1980, and recorded in the RMC Office for Greenville County in Mortgage Book 1498, at Page 471. It is the intent of the undersigned that such modification be executed on this form of instrument so as to permit its sale by the Mortgagee, if so desired by the Mortgagee, to the Federal Home Loan Mortgage Corporation. However, in no way is this instrument intended to constitute a new or separate obligation.

which has the address of Lot 124, Hammett Road, Greer, S.C. 29615,
(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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