

FILED  
CO. S. C.  
APR 21 3 09 PM '81  
SONNIE TANKERSLEY  
R.M.C.

FIRST FEDERAL  
P. O. BOX 408  
GREENVILLE, S. C. 29602

BOOK 1538 PAGE 832

# MORTGAGE

THIS MORTGAGE is made this 14th day of April, 1981 between the Mortgagor, Howard L. & Anita F. Gregory, (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 \$12,000.00 Dollars, which indebtedness is evidenced by Borrower's note dated April 14, 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 May 1, 1996 .....

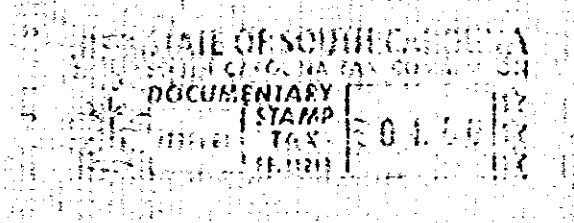
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, being shown and designated as Lot 25 of Cedar Vale Subdivision, on Verner Drive, plat of which is recorded in the RMC office for Greenville County in Plat Book 000-13, and having the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Verner Drive at the joint front corner of Lots 25 and 27 and running thence S. 74-42 E. 100 feet to an iron pin at the joint front corner of Lots 24 and 25; thence with the common line of said Lots S. 15-18 W. 178.6 feet to an iron pin; thence N. 74-58 W. 65.9 feet to a point; thence N. 74-52 W. 34.1 feet to an iron pin at the joint rear corner of Lots 25 and 26; thence with the common line of said Lots N. 15-18 E. 178.8 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of John R. Fuzia and Emily P. Fuzia and recorded in the RMC office for Greenville County on December 16, 1975 in Deed Book 1028 at page 774.

This is second mortgage and is Junior in Lien to that mortgage executed by Howard L. and Anita F. Gregory which mortgage is recorded in RMC office for Greenville County in book 1356 at page 49.



which has the address of 203 Verner Drive Greenville,  
(Street) (City)  
SC 29609 (herein "Property Address");  
(State and Zip Code)

400 3 4491A01

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.

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