

F. E. C.
S. C.

PH '81

ERSLEY

MORTGAGE

THIS MORTGAGE is made this 19th day of June,
1981, between the Mortgagor, James D. and Jean J. Crain
(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 eight thousand
Dollars, which indebtedness is evidenced by Borrower's
note dated June 19, 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 July 1, 1988
.....;

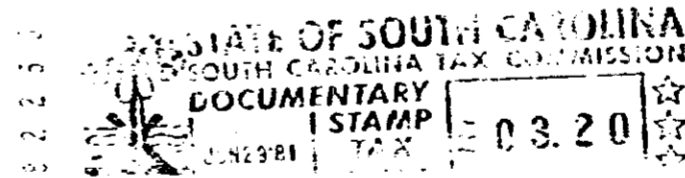
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
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, situate,
lying and being in the State of South Carolina, County of Greenville, being known and
designated as Lot No. 21 according to a revision of a portion of Coral Ridge Subdivision
according to a plat thereof prepared by Piedmont Engineering Service, February 29, 1964
and recorded in the R.M.C. Office for Greenville County in Plat Book XX at Page 118,
and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Strand Court at the joint front corner
of Lots 20 and 21, and running thence with said lots, S. 12-02 E. 176 feet to an iron pin
at the joint rear corner of Lots Nos. 20 and 21; running thence with the rear line of Lot
No. 21, N. 70-05 E. 115 feet to an iron pin at the joint rear corner of Lots Nos. 21
and 22; thence with the joint line of said lots, N. 20-25 W. 163.6 feet to an iron pin
on the southern side of Strand Court, joint front corner of lots 21 and 22; thence with
thesouthern side of said Strand Court, S. 76-55 W. 90 feet to the point of beginning;
being the same conveyed to me by C.S. Willingham, Trustee for J. Claude Hale, W.N. Leslie
and C.S. Willingham by deed dated August 12, 1964, and recorded in the R.M.C. Office
for Greenville County in Deed Vol. 755 at Page 471.

Derivation: This being the same property conveyed to the mortgagor by Deed of
L.C. Spencer Willingham and dated October 30, 1964 and recorded in R.M.C. Office of
Greenville County on November 2, 1964 in Deed Book 760, Page 578.

This is a Second Mortgage and is Junior in Lien to that mortgage executed by James D.
and Jean J. Crain to First Federal Savings and Loan Association and dated October 30,
1964 and recorded in R.M.C. Office for Greenville County, Greenville, South Carolina
on November 2, 1964 in Book 977, Page 118.



which has the address of 4 Strand Court
(Street) Taylors,
(City)
South Carolina, 29687 (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.

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