



SECOND

MORTGAGE

BOOK 1553 PAGE 345

THIS MORTGAGE is made this 4th day of September 1981, between the Mortgagor, Daniel R. Helm and Christine L. Helm (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seven thousand nine hundred seventy two and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated Sept. 4, 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 Sept. 1986.

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, S.C., State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 400, as shown on a plat of the subdivision of DEL NORTE, Section V, which is recorded in the Office of the R.M.C. for Greenville County, S.C. in plat book 4-R at page 17.

THIS is the same property conveyed to the grantors by Donald R. Cseh and Toby W. Cseh by deed dated August 27, 1977 and recorded September 14, 1977 in deed volume 1064 at page 790 in the Office of the R.M.C. for Greenville County, S.C. and is conveyed subject to any restrictions, reservations, zoning ordinances, easements and/or rights of way that may appear of record, on the recorded plat or on the premises.

THIS is the same property conveyed by deed of Edward J. Sams and Grace M. Sams, dated June 15, 1979 and recorded June 18, 1979 in the R.M.C. Office of Greenville County in Volume 1104, at page 942.

which has the address of 114 Bransfield Road Greenville, S.C., 29615 (herein "Property Address");

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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