



SECOND

MORTGAGE

BOOK 1553 PAGE 963

MORTGAGE is made this 9th day of September 1981, between the Mortgagor, Joe H. Christian, Jr. and Elizabeth R. Christian (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 Thirteen Thousand Four Hundred Sixty-one and 60/100 (\$13,461.60) Dollars, which indebtedness is evidenced by Borrower's note dated Sept. 9, 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 October, 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 State of South Carolina:

All that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 58 of Faris Ridge Horizontal Property Regime as is more fully described in Master Deed dated May 10, 1979 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1102 at pages 618 through 682, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 6-V at Page 96.

This being a portion of the same property conveyed to the Grantor herein by deed of First Carolina Development Corporation dated September 28, 1979 and recorded September 28, 1979 in Deed Book 1112 at Page 560 in the RMC Office for Greenville County, South Carolina.

This conveyance is made subject to all restrictions and easements as set out in the Master Deed, Exhibits and Appendices attached thereto; recorded plats or as may appear on the premises.

This is the same property conveyed by Deed of Louis F. Ceruzzi, dated Nov. 11, 1980 and recorded Nov. 25, 1980 in the RMC Office of Greenville County in Volume 1137 at page 885.

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which has the address of 58 Faris Circle, Greenville, South Carolina 29605 (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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