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MORTGAGE

BOOK 1581 PAGE 777

JOHN W. BRISLEY

THIS MORTGAGE is made this 15th day of January 1982, between the Mortgagor, Billy James & Marcia R. Brucke (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 107 Church Street - Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 20,000.00 which indebtedness is evidenced by Borrower's note dated January 15, 1982 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 1, 1994;

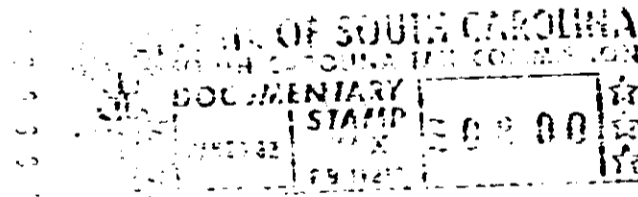
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 situate, lying and being in Oneal Township, Greenville County, State of South Carolina, being known and designated as Lot 11 on a plat recorded in the Register of Mesne Conveyances for Greenville County in Plat Book 4H at Page 115 and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on Oneal Church at the joint corner of Lots 10 and 11 and running thence with the common line of Lots 10 and 11, S 16-14 E, 164 feet to an iron pin; turning and running thence with the common line of Lots 8 and 11, S 76-55 W 150 feet to an iron pin; turning and running thence with the common line of Lots 11 and 12, N 16-14 W, 172 feet to an iron pin at the edge of Oneal Church Street; turning and running thence along the edge of Oneal Church Street, N 80-12 E 150 feet to the point of beginning.

THIS being the same property conveyed to Mortgagor by deed of Billy James Brucke as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1140, Page 910, on January 16, 1981.

This mortgage is second and junior in lien to the note and mortgage given by Mortgagor herein to Greer Federal Savings & Loan Association in the original amount of \$24,800.00 as recorded in the RMC Office for Greenville County, South Carolina in Mortgage Book 1394, Page 166 on April 8, 1977.



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which has the address of R. #7, Brown Road, Greer, South Carolina 29651 (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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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