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R.M.C.

FIRST FEDERAL
SAVINGS & LOAN ASSN.
OF SOUTH CAROLINA

BOOK 1564 PAGE 992

MORTGAGE

THIS MORTGAGE is made this 1st day of March,
1982, between the Mortgagor, Thomas M. and Ann M. McDermott
(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 \$14,000.00 (Fourteen thousand
and 00/100) Dollars, which indebtedness is evidenced by Borrower's
note dated March 1, 1982, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1,
1990.....;

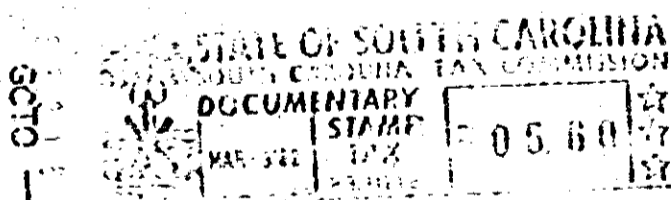
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
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, in the City of Mauldin, being known and designated as Lot 189 on plat of Forrester
Woods, Section IV, recorded in the RMC Office for Greenville County South Carolina, in Plat
Book 4-R at Page 68, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Royal Oak Court, joint front corner of Lots 188 and 189 and running
thence along the common line of said lots S. 71-04 E. 157.7 feet to an iron pin, joint rear
corner of Lots 188 and 189; thence turning and running N. 17-35 E. 155 feet to a point; thence
N. 9-30 W. 85 feet to a point, joint rear corner of Lots 189 and 190; thence turning and
running along the common line of said lots S. 66-02 W. 187.9 feet to a point on Royal Oak Court,
joint front corner of Lots 189 and 190; thence turning and running along said Court S. 22-09 E.
35 feet to a point; thence continuing with the curve of Royal Oak Court S. 18-01 W. 35 feet
to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Lawrence K. and Linda A.
White and recorded in the RMC Office for Greenville County on October 31, 1977 in Deed book
1067 at Page 607.

This is a second mortgage and is Junior in Lien to that Mortgage executed by Thomas M. and
Ann M. McDermott to Greer Federal Savings and Loan Association which mortgage is recorded in
RMC Office for Greenville County on October 31, 1977 in book 1414 at Page 364.



which has the address of 5 Royal Oak Circle Greenville,
(Street) (City)

SC 29607 (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.

SOUTH CAROLINA — UNIFORM — ENMA/FHLMC UNIFORM INSTRUMENT (with amendments adding Para. 21)

4328 RV-21