



SECOND MORTGAGE

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THIS MORTGAGE is made this 8th day of March 1982, between the Mortgagor, Jacob A. McIntosh and Patricia B. McIntosh (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 Fifteen thousand Three hundred sixty one and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1987.

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 lot of land situate on the southeast side of Shallowford Road in the City of Greenville, in Greenville County, South Carolina, being shown as Lot 505 on plat of Section D of Gower Estates, made by Campbell & Clarkson, Surveyors, May 1964, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book RR, Pages 192 and 193, AND HAVING according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Shallowford Road at the joint front corner of Lots 504 and 505 and runs thence along the line of Lot 504 S. 22-11 E., 203 feet, more or less, to the center of a branch; thence along the center of a branch, the traverse line being S. 68-16 W 99.2 feet to an iron pin at the rear corner of Lots 505 and 507; thence N62-25 W., 92 feet, more or less, to an iron pin at the corner of Lots 506 and 507; thence along the line of Lot 506 N. 1-04W., 171.1 feet to an iron pin on the southeast side of Shallowford Road; thence along Shallowford Road S. 88-01 E., 44.4 feet to an iron pin; thence with the curve of Shallowford Road (the Chord being N. 80-50 E. 50 feet) to the beginning corner.

THIS conveyance is subject to all restrictions, set back lines, roadways, easements, and rights-of-way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove described.

This is the same property conveyed by deed of Lindsay L. McElwee Jr. unto Jacob A. McIntosh and Patricia B. McIntosh by deed dated July 7, 1971 recorded July 7, 1971 in Volume 919 at Page 526.

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which has the address of #8 Shallowford Road Greenville, S.C. 29607 (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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