

FILED
GREENVILLE CO. S. C.
MAR 31 4 36 PM '82
DONNA J. HARRIS
S.M.C.

First Federal of South Carolina
Post Office Box 408
Greenville, South Carolina 29602

BOOK 1566 PAGE 910

MORTGAGE

THIS MORTGAGE is made this twenty-sixth day of March, 1982, between the Mortgagor, Quincy Berley Smith, Jr., (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 Ten Thousand (\$10,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 26, 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 April 1, 1992,

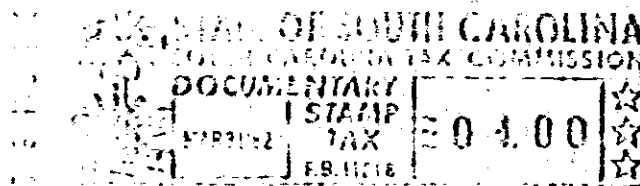
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 corporate limits of the City of Greenville, being known and designated as all of Lot 16 and the 15-foot western portion of Lot 17 of a subdivision known as Eastlake as shown on plat thereof prepared by Dalton & Neves, Engineers, June 1928, and recorded in the R. M. C. Office for Greenville County in Plat Book G at Page 229 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northeastern side of East Circle Avenue, joint front corner of Lots 15 and 16 and running thence with East Circle Avenue, S. 52-45 E. 75 feet to a point in the front of Lot 17; thence with a new line through Lot 17, N. 37-15 E. 153.4 feet, more or less, to a point in the rear line of Lot 17; thence with the rear lines of Lots 17 and 16, N. 53-22 W. 75 feet to an iron pin, joint rear corner of Lots 15 and 16; thence with the joint line of said lots, S. 37-15 W 152.5 feet to the beginning corner.

DERIVATION: This being the same property conveyed to the mortgagor by Greenville Home Builders, Inc. by deed dated June 17, 1955 and recorded in the R. M. C. Office for Greenville County in Deed Vol. 528 at Page 49.

This mortgage is junior in lien to that mortgage executed by Quincy Berley Smith, Jr. to First Federal Savings and Loan Association dated dated 8-19-77 and recorded 8-22-77 in Volume 1407 at page 693.



which has the address of 27 East Circle Avenue, Greenville, Greenville County,
(Street) (City)
South Carolina 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 seized 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.