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BOOK 1572 PAGE 292

MORTGAGE

THIS MORTGAGE is made this 28th day of May, 1982, between the Mortgagor, Robert Floyd West, Jr. and Sheila N. West, (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 \$14,245.88 (Fourteen thousand two hundred forty-five and 88/100-----) Dollars, which indebtedness is evidenced by Borrower's note dated May 28, 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 June 30, 1987.....;

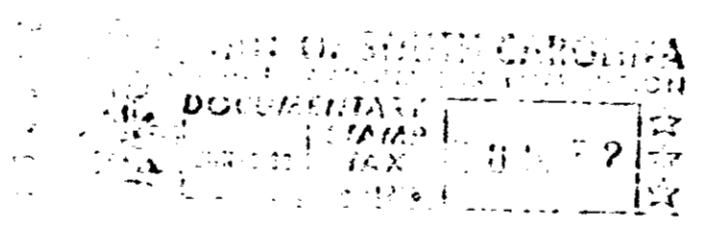
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 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, on the northern side of Hillsborough Drive, being shown and designated as Lot No. 50 of plat of Merrifield Park, Prepared by C. O. Riddle, dated October, 1967, and recorded in Plat Book 000 at Page 177 in the RMC Office for Greenville County, and having the following metes and bounds, to-wit:

BEGINNING at a point on the north side of Hillsborough Drive at the joint front corner of Lots 49 and 50; thence running along the joint line of said lots N. 19-00 E., 180 feet to a point; thence S. 71-00 E., 110 feet to a point; thence along the joint line of Lots 50 and 51. S. 19-00 W., 180 feet to a point on the north side of Hillsborough Drive, N. 71-00 W., 110 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Melvin E. and Frances H. Chism and recorded in the RMC Office for Greenville County on January 5, 1976 in Deed Book 1029 at Page 793.

This is a second mortgage and is Junior in Lien to that mortgage executed by Robert Floyd West, Jr. and Sheila W. West to First Federal Savings & Loan Association of SC which mortgage is recorded in RMC Office for Greenville County on January 5, 1976 in book 1357 at page 371.



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which has the address of 51 Hillsborough Drive Greenville, (Street) (City), SC 29615 (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.

