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C.S.C.
JUN 21 PM '82
RUSLEY

FIRST FEDERAL
SAVINGS & LOAN ASSN.
OF SOUTH CAROLINA

BOOK 1572 PAGE 335

MORTGAGE

THIS MORTGAGE is made this 4th day of June, 1982, between the Mortgagor, Raymond S. and Thelma M. Ferguson, (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 \$5281.54 (Five thousand two hundred eighty-one and 54/100-----) Dollars, which indebtedness is evidenced by Borrower's note dated June 4, 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 July 1, 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, being known and designated as Lot No. 25 of a subdivision known as Woodruff Road Heights as shown on plat thereof prepared by Jones Engineering Service, April 1971, and recorded in the RMC Office for Greenville County in Plat Book 4-G at Page 159 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Lori Drive, joint front corner of Lots 24 and 25 and running thence along the joint line of said lots, S. 78-41 E. 300 feet to an iron pin at the joint rear corner of said lots; thence along the rear line of Lot No. 25, S. 20-27 W. 308 feet to an iron pin at the joint rear corner of Lots Nos. 25 and 26; thence along the joint line of said lots, N. 60-41 W. 300 feet to an iron pin at the joint front corner of said lots; thence along the curvature of Lori Drive, the chord of which is N. 24-49 E. 106.6 feet to an iron pin, thence continuing along the curvature of Lori Drive, the chord of which is N. 15-49 E. 106.6 feet to an iron pin at the joint front corner of Lots 24 and 25, the beginning corner.

This being the same property conveyed to the mortgagor by deed of Thomas S. Bridges and recorded in the RMC Office for Greenville County on March 28, 1973 in Deed Book 971 at Page 278.

This is a second mortgage and is Junior in Lien to that mortgage executed by Raymond S. and Thelma M. Ferguson to First Federal Savings and Loan Association which mortgage is recorded in the RMC Office for Greenville County on March 28, 1973 in book 1270 at page 796.

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which has the address of Lori Drive, Rt. 5, Box 321 Simpsonville, South Carolina 29681 (herein "Property Address");
(Street) (City) (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.

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