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MORTGAGE

THIS MORTGAGE is made this 17th day of August, 1982, between the Mortgagor, Ronnie K. Cleveland, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 \$15,000.00 (Fifteen thousand and 00/100) Dollars, which indebtedness is evidenced by Borrower's note dated August 17, 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 September 1, 1992.....;

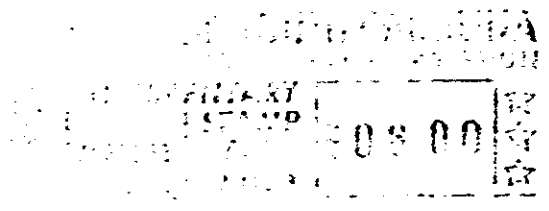
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, situate, lying and being in the County of Greenville, State of South Carolina, on the northwestern side of LaJuan Drive, and being known and designated as Lot No. 14 according to plat of Stratford subdivision, Section II, prepared by Campbell & Clarkson Surveyors, Inc. dated September 15, 1975, and recorded in the RMC Office for Greenville County in Plat Book 5D at Page 90, and having according to said lot the following metes and bounds description of said lot.

BEGINNING at an iron pin on the northwestern side of LaJuan Drive at the joint front corner of Lots 13 and 14, and running thence along the common line of said lots, S. 81-57 W. 225.64 feet to an iron pin at the joint rear corner of Lots 13 and 14; thence S. 15-49 E. 80 feet to an iron pin at the joint rear corner of Lots 14 and 15; thence along the common line of said lots, N. 82-09 E. 215.36 feet to an iron pin at the joint front corner of Lots 14 and 15; thence along the northwestern side of LaJuan Drive, N. 8-26 W. 80 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Roy C. and Helen J. Cleveland and recorded in the RMC Office for Greenville County on February 25, 1981 in Deed Book 1143 at page 242.

This is a second mortgage and is Junior in Lien to that mortgage executed by Ronnie K. Cleveland to First Federal Savings and Loan Association which mortgage is recorded in the RMC Office for Greenville County on August 14, 1979 in book 1476 at page 938.



which has the address of 15 LaJuan Drive Greenville,
(Street) (City)
South Carolina 29611 (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.

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