



Documentary Stamps are figured on the amount financed: \$6,084.44

03-049959-44

SECOND MORTGAGE

BOOK 1588 PAGE 623

THIS MORTGAGE is made this 4th day of November 1982 between the Mortgagor, Robert Terry and Vernetia Terry (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seven thousand six hundred eighty-four and 56/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 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 December 1986

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 situate, lying and being in the County of Greenville, State of South Carolina, being known and designated at Lot No. 64 as shown on plat of Adams Mill Estates, prepared by Dalton and Neves, Engineers, dated June, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Bood 4-R, page 31 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Millcrest Way at the joint front corner of Lots Nos. 64 and 65 and running thence with the line of Lot No. 65 S. 57-05 E. 160 feet to an iron pin in the line of Lot No. 63; thence with the line of Lot 63, N. 32-55 105.2 feet to an iron pin on the southwestern side of Whitestone Avenue at the joint rear corner of Lots No. 63 and 64; thence with the southwestern side of Whitestone Avenue N. 55-13 W. 135.1 feet to an iron pin; thence S. 78-51 W. 34.8 feet to an iron pin on the southeastern side of Millcrest Way; thence with the southeastern side of Millcrest Way S. 32-55 W. 80.2 feet to the point of beginning.

This conveyance is made subject to all restrictions, easements, set back lines, road ways and rights of way, if any, appearing of record, on the premises or on the recorded plat which may affect the property hereinabove described.

This is the identical property conveyed to grantor herein by deed dated October 29, 1974, from Four Associates Builders, Inc., recorded in the RMC Office for Greenville County, South Carolina, on October 31, 1974, in Deed Book 1009, at page 622.

which has the address of 107 Whitestone Ave. Mauldin, S.C. 29662 (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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