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

THIS MORTGAGE is made this 13th day of December,
19 82, between the Mortgagor, Phillip T. and Vickie J. Monteith
, (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 \$8090.01 (Eight thousand ninety
and 01/100-----) Dollars, which indebtedness is evidenced by Borrower's
note dated December 13, 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 January
1, 1988.....;

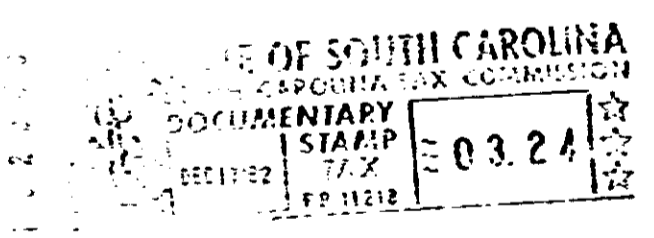
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein
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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, on
the westerly side of Blackstone Drive, and being shown and designated as Lot No. 31 on plat of
New Furman Heights, recorded in the RMC Office for Greenville County, South Carolina, in plat
book EE at page 75A, and being further shown on a more recent plat by Freeland & Associates,
entitled "Property of Phillip T. Monteith and Vickie J. Monteith," dated April 11, 1979,
and recorded in Greenville County Plat Book 7D at Page 62, and having, according to said
latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Blackstone Drive, at the joint front corner
of Lots nos. 31 and 32, and running thence along the common line of said lots, S. 87-55 W.
174.6 feet to an iron pin; thence running N. 5-41 E. 81.0 feet to an iron pin at the joint
rear corner with Lot No. 30; thence along the common line with Lot No. 30, N. 87-55 E.
163.4 feet to an iron pin on the westerly side of Blackstone Drive; thence along the westerly
side of Blackstone Drive, S. 12-05 E. 80.0 feet to the point of Beginning.

This being the same property conveyed to the mortgagor by deed of Joseph E. Nay and Joseph E.
Nay, Jr. and recorded in the RMC Office for Greenville County on April 13, 1979 in Deed Book
1100 at Page 476.

This is a second mortgage and is Junior in Lien to that mortgage executed by Phillip T. and
Vickie J. Monteith to South Carolina National Bank which mortgage is recorded in the RMC
Office for Greenville County on April 13, 1979 in Book 1463 at page 102.



which has the address of 5 Blackstone 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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