

Mortgagee's Mailing Address: 301 College Street, Greenville, S.C. 29601

BOOK 1000 PAGE 887

FILED
GREENVILLE CO S.C.

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DONNIE S. FAYERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 29th day of March, 1983, between the Mortgagor, Paul J. Smith

, (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 Eighteen Thousand and No/100 (18,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 29, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 1993.....;

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.

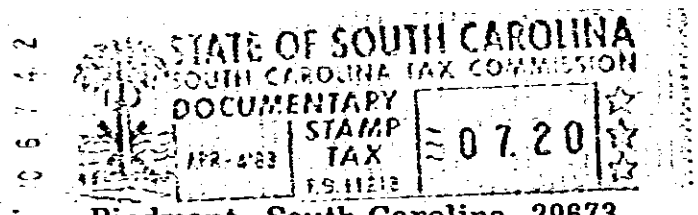
ALL that certain piece, parcel, or lot of land situate, lying, and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 20 of the Property of William R. Timmons, Jr., according to a plat thereof recorded in the R.M.C. Office for Greenville County in Plat Book 000 at Page 137 and having such metes and bounds as are more fully shown thereon.

This is the same property conveyed to Paul J. Smith, Jr. and Peggy P. Smith by deed of James Cooley, dated May 2, 1968 and recorded in the R.M.C. Office for Greenville County on May 3, 1968 in Deed Book 843 at Page 400.

Peggy P. Smith subsequently conveyed all of her undivided interest in said property to Paul J. Smith, Jr. by deed dated July 27, 1978 and recorded in the R.M.C. Office for Greenville County on September 28, 1978 in Deed Book 1088 at Page 809.

This Mortgage is junior in lien to that certain Mortgage given to First Federal Savings and Loan Association by Paul J. Smith, Jr. and Peggy P. Smith in the original sum of \$22,500.00, dated May 2, 1968 and recorded in the R.M.C. Office for Greenville County on May 3, 1968 in Mortgage Book 1091 Page 479.

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which has the address of 22 Driftwood Drive, Piedmont, South Carolina 29673

(Street) (City)
(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 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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