

FILED
GREENVILLE S.C.
MAY 11 4 20 PM '83
JONNIE S. HUSLEY
R.M.C.

BOOK 1606 PAGE 180

MORTGAGE

THIS MORTGAGE is made this 6th day of MAY, 1983, between the Mortgagor, H. JAMES RAMEY, JO ANNE RAMEY, and RUTH L. DAVIS, (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").

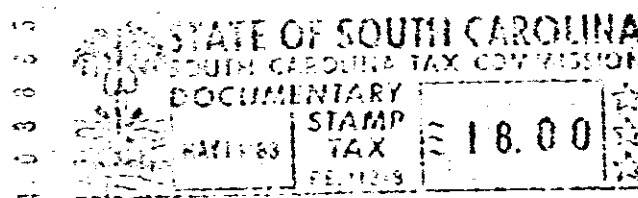
WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY FIVE THOUSAND AND NO/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated MAY 6, 1983, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JUNE 1, 2013.

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 situate, lying, and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot No. 17, on Plat of Berea Forest, Section II, with Plat prepared of said property recorded in the RMC Office for Greenville County, in Plat Book 4-N, at Pages 76 and 77, and according to said Plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on Berea Forest Circle, at the joint front corner of Lots 16 and 17, and running thence with Berea Forest Circle S. 29-05 E. 90 feet to an iron pin; thence S. 60-55 W. 130 feet to an iron pin; thence N. 29-05 W. 90 feet to an iron pin; thence N. 60-55 E. 130 feet to the POINT OF BEGINNING.

This is the identical property conveyed to the Mortgagors herein by Deed of C. M. Martin and James D. Girardeau, dated August 25, 1978, and recorded on August 28, 1978 in the RMC Office for Greenville County in Deed Volume 1086 at Page 278.



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which has the address of 402 Berea Forest Circle, 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 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.