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MORTGAGE

THIS MORTGAGE is made this 1st day of July, 1983, between the Mortgagor, Harold Lloyd Atkins, Sr. and Bettie J. Atkins, (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").

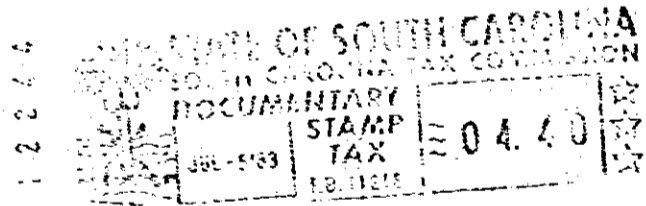
WHEREAS, Borrower is indebted to Lender in the principal sum of Ten Thousand Nine Hundred Ninety Nine and 32/100 Dollars, which indebtedness is evidenced by Borrower's note dated 7-1-83, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 7-1-90;

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 hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, known as Lot No. 50 according to a plat of subdivision known as White Oaks Subdivision of Northside Development Company, made by J. D. Pellett, Jr., dated August, 1946, and recorded in the R. M. C. Office for Greenville County in Plat Book P at page 121 and having, according to said plat, the following metes and bounds to wit:

BEGINNING at an iron pin on the western side of Sewanee Avenue at the joint front corner of Lots Nos. 50 and 51, which iron pin is situated 537.0 feet north of the intersection of Sewanee Avenue and Vanderbilt Circle, and running thence along the line of Lot No. 51, S. 84-34 W. 142.6 feet to an iron pin at the rear corner of Lot 51; thence N. 4-28 W. 80 feet to an iron pin at the rear corner of Lot No. 49; thence with the line of Lot No. 49, N. 84-34 E. 141.8 feet to an iron pin on the western side of Sewanee Avenue; thence with the said Avenue, S. 5-36 E. 80 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of Vernon Bailey Atkins, dated 10-3-66 recorded 10-4-66 in the R. M. C. Office for Greenville County in Deed Book 807 at Page 95.



This is a second mortgage and is junior in lien to that mortgage given by the mortgagor to First Federal Savings and Loan Association, dated May 28, 1971, recorded May 28, 1971 in Vol. 1193 at Page 16 in the R. M. C. Office for Greenville County.

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which has the address of 100 Sewanee Avenue, Greenville, S. C. 29609, (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 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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