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GREENVILLE CO. S. C.
JUL 12 2 29 PM '83
DONNIE S. JAMES

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

39-1315 123596

MORTGAGE

THIS MORTGAGE is made this 7th day of July, 1983, between the Mortgagor, Lindsay O'Rear and Nedla B. O'Rear, (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 Sixteen Thousand Eight Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 7, 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 July 30, 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 County of Greenville, State of South Carolina, about three miles west from the City of Greer, on the west side of Badger Drive and being known and designated as Lot No. 35 on a survey entitled GROVELAND DELL Subdivision recorded in the RMC Office for Greenville County in Plat Book BBB at Page 73 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from A. L. Cannon recorded in the RMC Office for Greenville County in Deed Book 929 at Page 447 on November 11, 1971.

THIS is a second mortgage subject to that certain first mortgage to Greer Federal Savings and Loan Association, now known as First Federal Savings and Loan Association of South Carolina, recorded in the RMC Office for Greenville County in Mortgage Book 1386 at Page 88 on December 28, 1976, in the original amount of \$35,600.00.

THE mailing address of the Mortgagee herein is P. O. Box 408, Greenville, S. C. 29602.

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which has the address of Route 3, Badger Drive, Taylors, South Carolina 29687 (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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