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CONNOR SLEY
A.M.C.

MORTGAGE

THIS MORTGAGE is made this 22 day of July, 1983, between the Mortgagor, Edward J. Leo, Jr. and Jane J. Leo, (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 Twenty-Nine thousand and No/100 (\$29,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 22, 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 August 1, 2003.

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 thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Ward 1 of the City of Greenville, on the southeastern side of Croft Street being known and designated as a portion of Lot 39 of Section C of a subdivision of the property of the Stone Land Company as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book A, pages 337-345, and being more particularly described as follows, to-wit:

BEGINNING at an iron pin on the southern side of Croft Street at a point 150 feet east of the southeastern corner of the intersection of Wilton Street and Croft Street and running thence along the southern side of Croft Street S 83-13 E 56 feet to an iron pin; thence S 1-41 W 200 feet to an iron pin; thence N 83-13 W 56 feet to an iron pin; thence N 1-41 E 200 feet to the beginning corner.

THIS being the same property conveyed unto the mortgagors by deed of Malcolm E. Jennings and Sara J. Jennings recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1106, page 55 on July 3, 1979.

ATTACHED AND INCORPORATED HEREIN BY REFERENCE IS MORTGAGE AS "ADJUSTABLE RATE RIDER" DATED JULY 22, 1983 WHICH IS MADE A PART HEREOF BY REFERENCE.

which has the address of 111 Croft Street Greenville
South Carolina 29602 (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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