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GREENVILLE S.C.
AUG 9 12 31 PM '83
DORRIS R.M.C.

1020-278

MORTGAGE

THIS MORTGAGE is made this 4th day of August, 1983, between the Mortgagor, Teddy T. Lyko and Delores C. Lyko, (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 Eight Thousand Eight Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 4, 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, 1987.

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 those certain lots of land situate, lying and being in the State of South Carolina, County of Greenville, on Casa Loma Drive, near the City of Taylors, being shown and designated as Lots Nos. 15 and 17 on plat of Laurel Hills made by H.N. Willis, Engineers, dated March 26, 1960, and recorded in Plat Book 88, Page 33, R. M. C. Office for Greenville County, and having such metes and bounds as is thereby shown.

This property being bounded on the south by Casa Loma Drive and measuring thereon 160 feet, on the west by Lot No. 13 and measuring thereon 125 feet, on the north by Lots Nos. 16 and 18 and measuring thereon 160.8 feet and on the east by Lot No. 19 and 18 and measuring thereon 140.8 feet.

This being the same property conveyed to grantor herein by deed of John R. Cooley and Barbara B. Cooley recorded in Deed Book 978, Page 123, R. M. C. Office for Greenville County.

This is a second mortgage and junior in lien to that mortgage executed by Teddy T. Lyko and Delores C. Lyko to First Federal which is recorded in R.M.C. Office of Greenville County in Book No. 1283 Page 333 date 2 July 73.

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which has the address of 15 Casa Loma Drive Taylors, S. C., 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 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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