

FILED
GREENVILLE, S. C.

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DONNIE S. SPOVEY
R.M.C.

BOOK 1629 PAGE 651

MORTGAGE

THIS MORTGAGE is made this 22nd day of September, 1983, between the Mortgagor, Ronald W. Gillis and Deborah J. Gillis, (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 five thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 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 9/30/93.....;

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, together with all buildings and improvements thereon, situate, lying and being on the southern corner of the intersection of Hackney Road and Morgan Court, in Greenville County, South Carolina, being known and designated as Lot. No. 4 on a plat of RIVER DOWNS made by Piedmont Engineers, Architects & Planners dated July 17, 1974, recorded in the RMC Office of Greenville County, South Carolina, in Plat Book 4-R at page 75, and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southeastern side of Hackney Road at the joint front corners of Lots Nos. 3 and 4; and running thence with the joint line of said lots, S. 37-08 E., 198.32 feet to an iron pin; thence along the common line of Lots Nos. 4 and 13, N. 49-00 E., 150 feet to an iron pin on the southwestern side of Morgan Court the following courses and distances: N. 32-00 W., 15 feet to an iron pin, N. 35-00 W. 75 feet to an iron pin, N. 36-00 W., 75 feet to an iron pin and N. 38-50 W., 49.81 feet to an iron pin at the intersection of Morgan Court and Hackney Road; thence with the curvature of said intersection the chord of which is S. 85-05 W., 27.89 feet to an iron pin on the southeastern side of Hackney Road; thence with the southeastern side of Hackney Road, the following courses and distances: 29-00 W. 47.08 feet to an iron pin, S. 36-00 W., 60 feet to an iron pin and S. 43-30 W., 30 feet to an iron pin, the point of BEGINNING.

This being the same property conveyed to Ronald W. and Deborah J. Gillis by William R. and Carol K. Spivey and is recorded in the RMC Office for Greenville County and dated 10/12/77 and recorded 10/17/77 in Deed Book 1066 at Page 834.

This is a second mortgage and is junior in lien to that mortgage executed by Ronald W. and Deborah J. Gillis to First Federal of SC, formally Greer Federal, and recorded in the RMC Office for Greenville County 10/17/77 and dated 10/15/77 and recorded in Book 1413 at Page 26.

which has the address of (Street) 100 Morgan Court Greer^(S)
SC 29615 (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 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.