

FILED
GREENVILLE COFFS
NOV 28 12 41 PM '83
JONNIE R.M.C.
First Federal of South Carolina
P.O. Box 408
Greenville, South Carolina 29502

1037-123

MORTGAGE

THIS MORTGAGE is made this 19th day of September, 1983, between the Mortgagor, Michael J. Cromer, (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 \$10,192.20 (Ten Thousand One Hundred Ninety Two and 20/100) Dollars, which indebtedness is evidenced by Borrower's note dated September 19, 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 March 19th, 1984.

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 the improvements thereon, situate, lying and being in the Town of Mauldin, County of Greenville, State of South Carolina, on the southeastern side of Woodridge Circle, being shown and designated as Lot 96 according to plat of Windsor Park prepared by R. K. Campbell, dated March 29, 1960, recorded in the RMC Office for Greenville County, S.C. in Plat Book RR, Page 25, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Woodridge Circle, at the joint front corner of Lots 95 and 96, and running thence with the joint line of said lots, S. 13-30 W. 165.6 feet to an iron pin in the line of Lot 97; running thence with the joint line of Lots 96 and 97, N71-9 W. 137.8 feet to an iron pin on Woodridge Circle; running thence along the southeastern side of Woodridge Circle, the chord of which is as follows: N. 39-57 E. 75.8 feet; N. 39-57 E. 60.0 feet; N. 83-27 E. 63.2 feet; N. 83-27 E. 45.0 feet to the beginning corner.

This being the same property conveyed to the mortgagor by deed of Wayne D. Bennett and Linda A. Bennett and recorded in the RMC Office for Greenville County on March 9th, 1973 in Deed Book 969 at Page 445.

This is a second mortgage and is junior in lien to that mortgage executed by Michael J. Cromer which mortgage is recorded in the RMC Office for Greenville County on March 9th, 1973 in Book 1269 at Page 312

which has the address of Route 6, Woodridge Circle Greenville, South Carolina (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.