

GREENVILLE S.C.  
JUN 11 1983  
R.M.C.

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

VOL 1037 PAGE 183

# MORTGAGE

THIS MORTGAGE is made this 2nd day of September, 1983, between the Mortgagor, Thomas W. Ferris and Ann M. Ferris, (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 \$10,183.08 (Ten Thousand One Hundred Eighty Three and 8/100-- Dollars, which indebtedness is evidenced by Borrower's note dated September 2, 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 31, 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 lot of land, with buildings and improvements thereon, situate lying and being on the South side of East Earle Street in the City and County of Greenville, State of South Carolina, and having, according to a survey made by Piedmont Engineers and Architects, recorded in the RMC Office for Greenville County, S. C., in Plat Book "MM" at page 59, and a survey made by R. W. Dalton December, 1971, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of East Earle Street, said pin being 156.4 feet East from the Southeastern corner of the intersection of East Earle Street and North Main Street and running thence along the South side of East Earle Street S. 70-27 E. 55.05 feet to an iron pin; thence through the center of a rock wall S. 20-19 W. 103.5 feet to an iron pin; thence N. 69-27 W. 52.19 feet to an iron pin; thence N. 21-52 E. 52.64 feet to an iron pin; thence N. 70-27 W. 3 feet to an iron pin; thence N. 18-44 E. 50 feet to an iron pin on the South side of East Earle Street, the beginning corner.

This being the same property conveyed to the mortgagor by deed of Phillip Wentz Porter and recorded in the RMC Office for Greenville County on 12/09/71 in Deed Book 931 at Page 329.

This is a second mortgage and is Junior in Lien to that mortgage executed by Thomas William Ferris and Ann M. Ferris which mortgage is recorded in RMC Office for Greenville County on 12/09/71 in Book 1216 at Page 15 assigned to First Federal Savings and Loan of Miami recorded on 12/30/71 in Book 1217 at Page 670.

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which has the address of 8 East Earle Street, Greenville,  
South Carolina, 29609 (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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