

FILED
GREENVILLE S.C.
JUN 13 1983
R.M.C. SLEY

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

VOL 1639 PAGE 627

MORTGAGE

THIS MORTGAGE is made this 21st day of October, 1983, between the Mortgagor, Carl M. Raines and Sandra G. Raines, (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 \$14,199.96 (Fourteen Thousand One Hundred Ninety Nine and 96/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 21, 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 October 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 certain lot of land lying, in the State of South Carolina, County of Greenville, on the northern side of Merrilat Avenue shown as Lot 72 on a plat entitled "Property of Ben F. Perry" recorded in the RMC Office for Greenville County in Plat Book Y at Page 25, and being further described as follows:

BEGINNING at an iron pin on the northern side of Merrilat Avenue at the joint corner of Lots 71 and 72 and running thence along the line of Lot 71, N. 11-42 E. 89.2 feet to an iron pin at the corner of Lot 69; thence along the line of Lot 69, S. 77-38 E. 75 feet to an iron pin at the corner of Lot 73; thence along the line of Lot 73, S. 11-42 W. 89.2 feet to an iron pin; thence N. 77-38 W. 75 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Thomas A. Roach and recorded in the RMC Office for Greenville County on 05/01/69 in Deed Book 867 at Page 146.

This is a second mortgage and is Junior in Lien to that mortgage executed by Carl M. Raines and Sandra G. Raines which mortgage is recorded in RMC Office for Greenville County on 10/30/79 in Book 1079 at Page 123.

[REDACTED]

which has the address of 116 Merrilat Avenue, 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.

SOUTH CAROLINA — 1983-11-14-75-ENR-PRM-CUNDERM INSTRUMENT with a supplement adding Page 24

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