

FILED
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P. O. Box 408
Greenville SC 29602

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MORTGAGE

Acct. # 030319408-2

THIS MORTGAGE is made this 29th day of December, 1983, between the Mortgagor, Willard A. Ramsey and Juanita M. Ramsey, (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 Thirty two thousand nine hundred seventy five and seventy five cents Dollars, which indebtedness is evidenced by Borrower's note dated 12-29-83, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 12-31-93;

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 certain piece, parcel or tract of land in Greenville County, State of South Carolina, located on the northeasterly side of Moore Road and being known and designated as Tract No. 4 on plat entitled property of William E. Moore dated October, 1966, prepared by C. O. Riddle and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a nail in center of Moore Road and running thence with the center line of Moore Road, N. 28-08 W., 286.5 feet to a nail and cap in bridge over Stoney Creek, thence with Stoney Creek as the line, the meanders of which are N. 59-07 E., 279.3 feet to a point; thence S. 80-49 E., 226.8 feet to a point Thence N. 58-24 E., 142.3 feet to a point; thence N. 59-31 E., 328.5 feet to a point; thence S. 71-16 E., 330.7 feet to a point; thence S. 37-25 E. 67.5 feet to an iron pin; thence with the line of Lot. N. 3 S 67-52 W, 1173.7 feet to a nail in center of Moore Road, the beginning corner, passing over iron pin 25 feet back on line and containing 6.4 acres, more or less.

LESS HOWEVER, a two (2) acre tract and a 15' strip described in a deed recorded in Deed Book 1034 at page 639 in the RMC Office for Greenville County from the mortgagors to Jerry L. Peifer on April 13, 1976.

This remaining tract of land containing approximately 4.4 acres (more or less) is the major portion of that property conveyed to the mortgagors by deed of William Edward Moore recorded on May 10, 1971, in Deed Book 914 at page 510 in the RMC Office for Greenville County.

This is a second mortgage and is junior in lien to that mortgage executed by Willard A. Ramsey and Juanita M. Ramsey, in favor of Security Federal, which mortgage is recorded in the RMC Office for Greenville County, in Book 1195, and page 572

which has the address of Rt 3 Box 440 Moore Rd Simpsonville, (City) SC 29681 (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 seised 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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