

FILED
GREENVILLE CO. S.C.

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MORTGAGE

DONNIE S. TANKERSLEY

#03-3194818

THIS MORTGAGE is made this 23rd day of February, 1984, between the Mortgagor, Wayne Gordon Ramsey and Martha P. 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 four thousand three hundred & five & 53/100ths (\$4305.53) Dollars, which indebtedness is evidenced by Borrower's note dated 02-23-84, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Feb. 28, 1988.....;

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 buildings and improvements thereon lying and being on the northeasterly side of Creighton Street near the City of Greenville, South Carolina, being known and designated as Lot No. 253 on a plat entitled "Colonial Hills Section 6" as recorded in the RMC Office for Greenville County, S. C. in Plat Book WWM, at page 12, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of Creighton Street said pin being the joint front corner of Lots 253 and 254 and running thence with the common line of said lots N. 17-47-35 E. 148.93 feet to an iron pin the joint rear corner of Lots 253 and 254; thence S. 74-01-03 E. 184.62 feet to an iron pin the joint rear corner of Lots 252 and 253; thence with the common line of said lots S. 28-00 W. 184.77 feet to an iron pin on the northeasterly side of Creighton Street; thence with the northeasterly side of Creighton Street N. 62-05-23 W. 154.19 feet to an iron pin the point of beginning.

This property is conveyed subject to all restrictions, setback lines, roadways, easements, and rights-of-way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove described, and particularly to a 68 foot power line right-of-way crossing over asphalt drive.

This being the same property conveyed to the mortgagor(s) herein by deed of Arnold E. Mullinax, and recorded in the RMC Office for Greenville county, on 1-5-84 in Deed Book 1203, and page 819.

This is a second mortgage and is junior in lien to that mortgage executed by Wayne Gordon Ramsey and Martha P. Ramsey, in favor of First Federal Savings and Loan Association, which mortgage is recorded in the RMC Office for Greenville county, in Book 1642, and page 798.

which has the address of 505 Creighton Dr. Taylors,

(Street)

(City)

South Carolina 29687 (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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