

First Federal of S. C.  
P. O. Box 408  
Greenville, S. C. 29602

VOL 1662 PAGE 557

**MORTGAGE**

MAY 15 10 05 AM '84  
JOHN W. WERSLEY  
R.M.C.

THIS MORTGAGE is made this 10th day of May, 1984, between the Mortgagor, Everette L. Duncan and Doris M. Duncan

, (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 Five Thousand Five Hundred Eighty One and 24/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 10, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 30, 1989

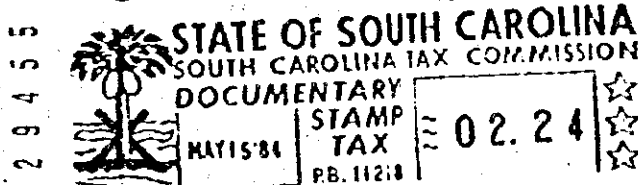
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, lying and being on the southern side of Ridgcrest Drive in the City of Greenville, and being shown as the eastern portion of Lot No. 1 and the northern portion of an abandoned road adjacent thereto on a plat of Vista Hills, said plat being recorded in the RMC Office for Greenville County in Plat Book P, at Page 149 and having according to a plat by R. K. Campbell, dated March 31, 1961, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Ridgcrest Drive with the joint front corner of Lot No. 1 and No. 2 and running thence S. 36-43 E. 145.4 feet to a point; thence S. 63-28 W. 109.5 feet to a point; thence N. 32-39 W. 144.7 feet to a point on the southern side of Ridgcrest Drive; thence with the southern side of Ridgcrest Drive, N. 62-12 E. 100 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Dianne Bergfalk, dated February 24, 1983, and recorded in the RMC Office for Greenville County in Deed Book 1183 at Page 300.

This is a second mortgage and is junior in lein to that mortgage given by William A. Griffeth Jr. to Banker's Mortgage Corporation, recorded 12/3/77 in the RMC Office for Greenville County, in Mortgage Book 1367 at page 966, and re-recorded in Book 1369 at page 585, in the original amount of \$25,100.00.



Loan # 020 328233-2

which has the address of 8 Ridgcrest Drive, Greenville

South Carolina 29609 (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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