

First Federal Savings & Loan
P.O. Box 400
Greenville, South Carolina 29602

FILED
GREENVILLE, S.C.

VOL 1566 PAGE 602

JUN 6 11 00 AM '84
MORTGAGE

01-332841-7

THIS MORTGAGE is made this 25th day of May,
19 84, between the Mortgagor, Jack Leroy Bray

, (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 --Twenty Five Thousand Eighty Nine Dollars and 04/100--(25,089.04)-----Dollars, which indebtedness is evidenced by Borrower's note dated May 25th, 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 31, 1994

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, at the southwestern corner of the intersection of Ruby Drive and Old Buncombe Road and being known and designated as Lot No. 19 on plat of New Furman Heights recorded in the R. M. C. Office for Greenville County in Plat Book "EE", at Page 75, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southwestern corner of the intersection of Ruby Drive and Old Buncombe Road and running thence along the western side of Old Buncombe Road S. 12-44 W. 75 feet to an iron pin; thence continuing along said Road S. 7-06 W., 75.2 feet to an iron pin; thence N. 82-37 W. 102.5 feet to an iron pin; thence along the joint line of Lots Nos. 19 and 20 N. 7-23 E. 150 feet to an iron pin on the south side of Ruby Drive; thence along the south side of Ruby Drive S. 82-37 E. 109 feet to the point of beginning.

Subject to such restrictions, easements and rights-of-way as may appear on record. In addition there is a dirt drive that leads off Old Buncombe Road to an adjacent lot which crosses a portion of the rear of this lot.

This being the same property conveyed to the mortgagor by deed Lloyd W. Gilstrap and recorded in the RMC Office for Greenville County on March 31, 1967 in Deed Book 816 at Page 558.

This is a second mortgage and junior in lien to that mortgage executed by Carolina National Mortgage Investment Co., Inc, and assigned to Bloomsburg Bank-Columbia Trust Company and recorded in the RMC Office for Greenville County on May 4, 1967 in Mortgage Book 1056 at Page 503.

which has the address of 1 Ruby Drive Greenville,
(Street) (City)
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 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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