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MORTGAGE

03-3340784

THIS MORTGAGE is made this 27th day of July, 1984, between the Mortgagor, Lazaro Verdura and Cyntia Verdura, (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 Six thousand eighty and eighty three cents (6080.83) Dollars, which indebtedness is evidenced by Borrower's note dated 07-27-84, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 08-31-90;

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.

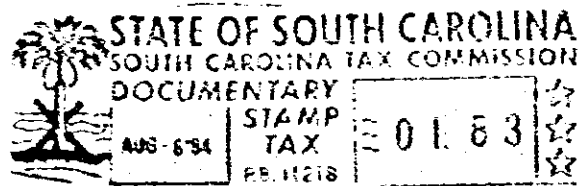
ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the City of Mauldin, being shown and designated as Lot 23 on a plat entitled "Rustic Estates", dated April 16, 1974, by Piedmont Engineers-Architects-Planners recorded in Greenville County Plat Book 4-R, at Page 71, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southwestern edge of Muscadine Drive at the joint front corner with Lot 22, and running thence with the joint line of said lots S. 24-10 E. 157.24-feet to a point on the joint line of property now or formerly owned by South Carolina National Bank, Trustee; thence N. 67-36 E. 100-feet to a point at the joint rear corner with Lot 24; thence with the joint line with Lot 24, N. 22-24 W. 160-feet to a point on the southwestern edge of Muscadine Drive, as follows: S. 67-36 W. 18.2-feet; S. 66-00 W. 75.35-feet; S. 63-30 W. 11.45-feet to the point of beginning.

Being the same property conveyed to mortgagors by deed of Werber Company, Inc., dated January 17, 1978 and recorded in the R.M.C. Office for Greenville County on January 17, 1978 in Deed Book 1072 at Page 53.

This mortgage is junior in lien to the mortgage of Lazaro Verdura and Cyntia Verdura given in favor of First Federal Savings and Loan Association of South Carolina dated January 17, 1984, and recorded in the R.M.C. Office for Greenville County on January 17, 1984 in Book 1421 at Page 159.

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which has the address of Muscadine Drive Mauldin, (City) South Carolina (herein "Property Address"); (State and Zip Code)

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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.

12-M-8734