vol 1689 44984

MORTGAGE

01-340066-1

THIS MORTGAGE is made this 29th day of October RICHARD R. COPELAN AND LYNN S. COPELAN COPELAN , (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 Four Thousand Eighty eight Dollars and 23/100—(\$24,088.23) Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 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 November 30 1984

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 Greenville County, South Carolina, on the southern side of Lowndes Avenue, being shown and designated as the greater portion of Lot 24 and a portion of Lot 25 on a revised Plat of ELLETSON ACRES, Section B, made by Clifford C. Jones, dated January 1, 1974, recorded in Plat Book 4-0, at Page 112, RMC Office for Greenville County, and having, according to said revised Plat, the following metes and bounds:

BEGINNING at an iron pin on the south side of Lowndes Avenue, joint front corner of Lots 23 and 24, and running thence as dividing line between said lots, S. 39-04 E., 194.1 feet to a point in center of branch, iron pin back on line at 10 feet; thence with the following traverse line, center of creek being the line, S. 89-15 W., 145.9 feet to an iron pin on the north side of branch, corner of Lot No. 25; thence as a new line dividing Lots 24 and 25, N. 28-13 W., 109.4 feet to an iron pin on the south side of Lowndes Avnue; thence therewith N. 59-17 E., 95 feet to an iron pin, the point of beginning.

Being the same property conveyed to mortgagors by deed of N. Dean Davidson, dated April 9, 1980 and recorded in the RMC Office for Greenville County on April 11, 1980 in Deed Book 1123 at Page 808.

This mortgage is junior in lien to the mortgage of N. Dean Davidson given in favor of Greer Federal Savings and Loan Association on March 26, 1974 and recorded in the RMC Office for Greenville County on March 29, 1974 in Book 1305 at Page 664.

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hich has the address of $__$	Lowndes Avenue (Street)	(City)
South Carolina (State and Zip Code)	(herein "Property A	Address'');

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNHA/FRIEST UNIFORM INSTRUMB 13-824 mending and 4 ding Para 24)