300×1525 PAGE 878 83 ME 1996 **MORTGAGE** November day of THIS MORTGAGE is made this 19 80, between the Morigagor, Edwin R. Watkins and Barbara O. Watkins (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 Thousand and No/100-AS, Borrower is indebted to Lender in the principal sum of \_\_\_\_\_\_ Twenty Thousand and \_ Dollars, which indebtedness is evidenced by Borrower's (herein "Note"), providing for monthly installments of principal note dated November 26. 1980 and interest, with the balance of the indebtedness, if not sooner paid, due and payable on\_\_\_\_ Barnes dated May 3, 1963, and recorded in the RMC Office for Greenville County on December. 1... 1995: . . . May 13, 1963, in Deed Book 722 at Page 415. This is a second mortgage and is junior in lien to that mortgage executed to the First Federal Savings and Loan Association of Greenville, recorded in the RMC Office for Greenville County in Mortgage Book 917 at Page 275. (A) P3, 38, 96 8 23379 which has the address of 212 Greenbrier Drive, Simpsonville (City) 3028 3028 \_(herein "Property Address"); South Carolina 29681 (State and Eig Code) TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter e-ected 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

Mortgagee's mailing address: 301 College St., Greenville, S.C. 29601

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, essements or restrictions listed in a schedule of exceptions to coverage in any title insurance declarations, each of the property.

policy insuring Lender's interest in the Property.

referred to as the "Property."

SOUTH CAROLINA - 1 to 4 Family-4/75-FINA/FILING UNIFORM INSTRUMENT (with amendment adding Park 24)

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