

20. S. C.
PU '79

MORTGAGE

1419 300

THIS MORTGAGE made this 27th day of August 1979 between the Mortgagor, FRANK H. SMITH, JR. and ELAINE H. SMITH (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nine Thousand and No/100 (\$9,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 27, 1979 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2004

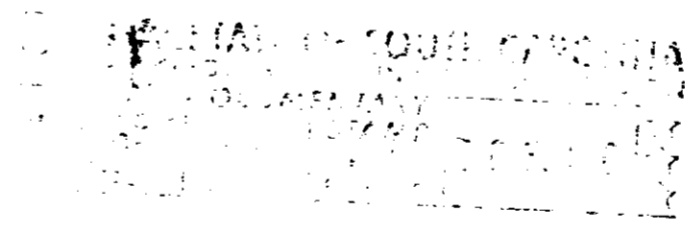
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, together with the buildings and improvements thereon, in the State of South Carolina, County of Greenville, Town of Simpsonville, and being known and designated as Lot No. 32, Section 1 of Subdivision known as Poinsettia, according to plat recorded in the R.M.C. Office for Greenville County in Plat Book BBB, at Page 103.

REFERENCE is made to said plat for a more complete description.

THIS mortgage is second and junior in lien to the first mortgage held by United Federal Savings and Loan Association in the original amount of Thirty Two Thousand Five Hundred and No/100 (\$32,500.00) recorded in mortgage book 1409, at Pate 59.

THIS being the same property conveyed to Frank H. Smith, Jr. and Elaine H. Smith, by deed of Carolyn J. Hodge recorded September 2, 1977, in Deed Book 1064, at Page 147, in the R.M.C. Office for Greenville County.



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which has the address of 105 East Fernwood Road Simpsonville S.C. 29681 (herein "Property Address"); (Street) (City) (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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