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MORTGAGE

THIS MORTGAGE is made this 17th day of December, 1980, between the Mortgagor, Jacqueline A. Perzak, now Jacqueline Perzak Whittier by marriage, (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 Nine thousand Dollars & no/100 (\$9,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 17, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1991;

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, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot No. 5, on a plat of Woodall Subdivision, dated January 8, 1976, prepared by C.O. Riddle, Surveyor, recorded in Plat Book 5-P at page 12 in the RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Camelot Drive at the joint front corner of Lot 5 and Lot 6 and running thence with Lot 6 S. 74-29 W. 183.9 feet to an iron pin at the joint rear corner of Lot 5 and Lot 6; thence N. 24-49 W. 42.4 feet to an iron pin; thence N. 6-41 E. 69.2 feet to an iron pin at the joint rear corner of Lot 4 and Lot 5; thence with Lot 4 N. 81-18 E. 171.1 feet to an iron pin on the western side of Camelot Drive; thence with said Drive S. 12-01 E. 35.8 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Franklin Enterprises, Inc., and recorded in the RMC Office for Greenville County, on May 20, 1976, in Deed Book 1036, and Page 623, and by deed of Theodore F. Perzak (undivided 1/2 interest) and recorded in the RMC Office for Greenville County, on July 3, 1978, in Deed Book 1082, and Page 400.

This is a second mortgage and is junior in lien to that mortgage executed to First Federal, which mortgage is recorded in RMC Office for Greenville County, in Book 1376 and Page 628.

which has the address of 410 Camelot Drive Simpsonville,
(Street) (City)
South Carolina 29581 (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 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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