

MORTGAGE

FILED GREENVILLE, S.C.

THIS MORTGAGE is made this 10th day of December, 1981, between the Mortgagor, W. H. Garren, Jr. (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 \$3600.00 (Three thousand six hundred and 00/100) Dollars, which indebtedness is evidenced by Borrower's note dated December 10, 1981, (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, 1986;

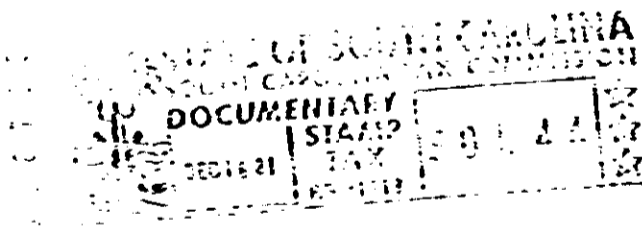
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 Chick Springs Township, being known and designated as Tract No. 16 on plat of property of North Hampton Acres recorded in the RMC office for Greenville County in Plat Book YY, page 63, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Milbrook Circle at the joint front corner of Tracts 15 and 16, and running thence with No. 15 N. 29-37 W. 301.8 feet to an iron pin; thence with property now or formerly of J. Batson Estate, N. 60-23 E.669.7 feet to an stone, joint rear corner of Tracts 16 and 17; thence with line of No. 17, S. 27-31 W. 645.1 feet to an iron pin on Milbrook Circle; thence with said circle N. 76-12 W. 52.9 feet to an iron pin; thence S 73-50 W. 50 feet to a point on said circle; thence continuing with said circle, S. 60-23 W. 41.2 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Paul S. Goldsmith, as Trustee and recorded in the RMC office for Greenville County on December 30, 1966 in Deed Book 811 at Page 349.

This is a second mortgage and is Junior in Lien to that mortgage executed by W. H. Garren, Jr. to First Federal of South Carolina which mortgage is recorded in RMC office for Greenville and recorded July 5, 1967 in book 1062 at page 316.



which has the address of Rt. 5, Milbrook Circle Taylors, SC 29687 (herein "Property 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.

0.830

4328 RV.2