

S.C.

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SLEY

# MORTGAGE

THIS MORTGAGE is made this 28 day of July, 1982, between the Mortgagor, Jerry E. Craft

, (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 Six thousand and five hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 28, 1982, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 1987;

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown as Lot No. 13 on plat of Biltmore as recorded in the RMC Office for Greenville County, S. C., in Plat Book Y, at Page 147, and having, according to said plat, the following courses and distances, to-wit:

BEGINNING at an iron pin on the northwestern side of Bent Twig Drive, joint front corner of Lots Nos. 13 and 12; thence with the common line of said lots, N. 75-14 W. 150 feet to a point; thence, S. 14-46 W. 75 feet to an iron pin, joint rear corner of Lots Nos. 13 and 14; thence with the common line of said lots, S. 75-14 E. 150 feet to an iron pin on the northwestern side of Bent Twig Drive; thence with the northwestern side of said Drive, N. 14-46 E. 75 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to the Mortgagor by deed of Kenneth J. Brannon and recorded in the RMC Office for Greenville County on March 25, 1966, in Deed Book 797 at Page 513.

This is a second mortgage and is Junior In Lien to that mortgage executed by Jerry E. Craft to C. Douglas Wilson & Company which mortgage is recorded in the RMC Office for Greenville County on March 25, 1966, in Book 1026 at Page 145.

RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, SOUTH CAROLINA  
DOCUMENTARY STAMP  
\$02.50  
JUL 28 1982

which has the address of #3 Bent Twig Drive, Greenville, (Street) (City)  
South Carolina 29605 (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 seized 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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