

CREATED
NOV 15 11 25 AM '82
DONNE BANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 8th day of November, 1982, between the Mortgagor, Gary L. and Patricia M. Selvaggio, (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 \$7000.00 (Seven thousand and 00/100) Dollars, which indebtedness is evidenced by Borrower's note dated November 8, 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 December 1, 1987.....;

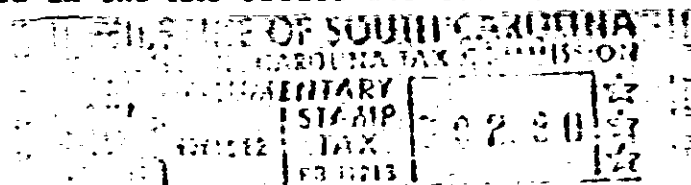
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 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, Austin Township, in the Town of Mauldin, lying on the northern side of Shade Crest Drive being shown and designated as Lot No. 131 on a plat of Section 3 of Hillsborough prepared by R. B. Bruce, Registered Surveyor, dated June 14, 1971, and recorded in the RMC Office for Greenville County in Plat Book 4N at Page 42, and having, according to said plat, the following courses and distances, to-wit:

BEGINNING at an iron pin on the northeast side of Shade Crest Drive at the joint front corner of Lots 130 and 131 as shown on said plat and running thence with the common line of said lots N. 24-10 E. 171.4 feet to an iron pin at the joint rear corner of said lots and a point on or near a creek; thence with the creek as a line approximately 245 feet in a southeasterly direction to an iron pin at the joint rear corner of Lots 131 and 132; thence with the common line of said lots N. 88-34 W. 155.5 feet to an iron pin on Shade Crest Drive; thence following the curvature of the northeasterly side of Shade Crest Drive, the chord of which is N. 29-25 W. 60 feet, to an iron pin at the joint front corner of Lots 130 and 131, the point of beginning.

This being the same property conveyed to the mortgagor by deed of Edward Alexander and Elsbeth Lewis English and recorded in the RMC Office for Greenville County on April 4, 1977 in Deed Book 1053 at Page 969.

This is a second mortgage and is Junior in Lien to that mortgage executed by Gary L. and Patricia M. Selvaggio which mortgage is recorded in the RMC Office for Greenville County on April 4, 1977 in Book 1393 at Page 681.



which has the address of 221 Shade Crest Drive, Mauldin, South Carolina 29662 (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 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.