

FILED
GREENVILLE CO. S. C.

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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1594 PAGE 382

THIS MORTGAGE is made this 2nd day of February,
1983, between the Mortgagor, Auchin K. and Jean B. Banerjee,
(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 \$10,000.00 (Ten thousand
and 00/100 Dollars, which indebtedness is evidenced by Borrower's
note dated February 2, 1983, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1,
1988.....;

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 together with all buildings and improvements thereon
situate, lying and being on the southeastern corner of the intersection of Winterfield Place
and Charter Oak Drive in Greenville County, SC being known and designated as Lot No. 221
as shown on a plat of Peppertree Section 2 made by Piedmont Engineers & Architects dated
July 15, 1972, recorded in the RMC Office for Greenville County, SC in Plat Book 4R at
Page 19, and also shown on the revised plat thereof, recorded in Plat Book 4X, Page 3, and
having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Charter Oak Drive at the joint corners
of Lots Nos. 220 and 221 and running thence with the northeastern side of Charter Oak Drive,
N. 63-00 W. 70.0 feet to an iron pin; thence along the curve of the intersection of Charter
Oak Drive and Winterfield Place, the chord of which is N. 13-30 W. 32.4 feet to an iron pin
on the southeastern side of Winterfield Place; thence along the southeastern side of Winter-
field Place, the following courses and distances: N. 36-00 E. 25.0 feet to an iron pin, N.
46-00 E. 50.0 feet to an iron pin, N. 55-00 E. 50.0 feet to an iron pin, and N. 64.00 feet
5.0 feet to an iron pin at the joint corner of Lots Nos. 221 and 222; thence along the common
line of said Lots, S. 42.03 E. 81.25 feet to an iron pin at the joint corner of Lots Nos. 220
& 221; thence along the common line of said Lots, S. 42-15 W. 120.0 feet to an iron pin on
the northeastern side of Charter Oak Drive, the point of beginning.

This being the same property conveyed to the mortgagor by deed of Patricia Ann Kamhi and
recorded in the RMC Office for Greenville County on January 3, 1979 in Deed Book 1094
at Page 725.

This is a second mortgage and is Junior in Lien to that mortgage executed by
Patricia Ann Kamhi to Greer Federal Savings and Loan Association which mortgage is recorded
in the RMC Office for Greenville County on October 31, 1977 in Book 1414 at Page 383.

which has the address of 1212 Charter Oaks Drive Taylors,
(Street) (City)
South Carolina 29687 (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.