

MORTGAGE

THIS MORTGAGE is made this 18th day of August, 1983, between the Mortgagor, Ronald E. Murray, (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 Fourteen Thousand One Hundred Forty Nine and 68/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 18, 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 August 30, 1993;

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 situate, lying and being in the State of South Carolina, County of Greenville being known and designated as Lot No. 120 of a subdivision known as Canebrake I as shown on plat thereof prepared by Enwright Associates, dated October 3, 1975, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 5 P at Page 26 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Bunker Hill Road, joint front corner of Lots 119 and 120; running thence with joint line of said lots S. 42-18 E. 152.77 feet to an iron pin in the line of Lot 124; thence with the line of said lot N. 50-00 E. 35 feet to an iron pin at the corner of Lot 123; thence with the line of Lot 123 N. 40-10 E. 58 feet to an iron pin, joint rear corner of Lots 120 and 121; thence with joint line of said lots N. 45-13 W. 149.26 feet to an iron pin on the southeastern side of Bunker Hill Road; thence with said road in a southwesterly direction, an arc distance of 85.02 feet to the beginning corner, being the radius distance of 1,046.66 feet.

This is the same property conveyed to Ronald E. Murray and Deborah F. Murray dated March 13, 1978 and recorded in the RMC Office for Greenville County on March 15, 1978 in Deed Book 1075 at Page 287. Deborah F. Murray subsequently conveyed her undivided one-half interest to the Mortgagor herein by deed dated August 16, 1983 and to be recorded herewith.

This is a second mortgage and is junior in lien to that mortgage executed by Ronald E. Murray and Deborah F. Murray in favor of First Federal Savings and Loan Assoc. of South Carolina in the original sum of \$42,700.00 dated March 10, 1978 and recorded March 15, 1978 in the R.M.C. Office for Greenville County in Mortgage Book 1425 at Page 953.

which has the address of 118 Bunker Hill Rd, Greenville, S.C. 29651 (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.