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1983

MORTGAGE

THIS MORTGAGE is made this 30th day of September, 1983, between the Mortgagor, James M. Reynolds and Ruby R. Reynolds, (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 Three Thousand Four Hundred Fifty Five Dollars & 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 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 October, 1986;

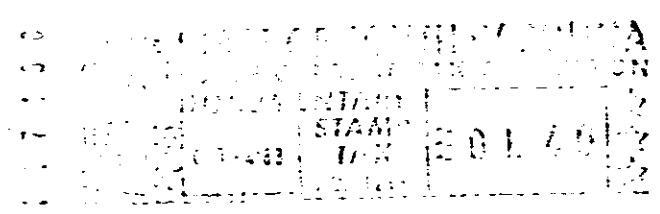
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, situate and being in the State of South Carolina, County of Greenville, on the New Buncombe Road about three miles north of the City of Greenville, being known and designated as Lot 52 on plat of property of Sans Souci Heights Real Estate Development, recorded in the R.M.C. Office for Greenville County in Plat Book Z, at Page 53, and having such metes and bounds, courses and distances as dated March 4, 1964 and recorded in deed of W. E. Bruce unto Jack E. Mullinax. Also being the same property conveyed by deed to Willie E. Bruce and Thelma E. Bruce, dated December 19, 1972 as recorded in Book 963, at page 328, in the Greenville County R.M.C. Office.

THIS Conveyance is made subject to any restrictions, reservations, zoning ordinances or easements that may appear of record, on the record plat (s) or on the premises.

SEE Deed of Willie E. Bruce and Thelma E. Bruce to James M. Reynolds and Ruby R. Reynolds, recorded in the R.M.C. Office for Greenville County in Book 1133, Page 728, dated September 18, 1980.

THIS is a Second Mortgage and is junior in lein to none.



which has the address of Route 3, Wood Road Taylors,
(Street) (City)
SC 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 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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