

First Federal Savings and Loan Association of South Carolina
301 College Street
Greenville, South Carolina 29601

FILED
GREENVILLE CO. S.C.

DEC 19 9 53 AM '84

MORTGAGE

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01-342694-8

THIS MORTGAGE is made this 13th day of December, 1984, between the Mortgagor, MYRON L. KOCHER

, (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 --Fifteen Thousand Nine Hundred Fourty Five Dollars and 80/100--(15945.80) Dollars, which indebtedness is evidenced by Borrower's note dated December 13, 1984, (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 31, 1994.....;

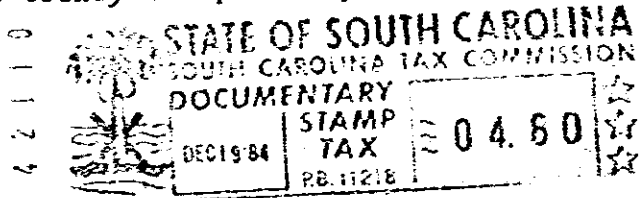
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land with the buildings and improvements thereon situate on the South side of Poinsett Avenue in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 41 and the Eastern 15 feet of Lot No. 40 adjacent thereto on plat of Property of W. C. Cleveland, made by R. E. Dalton, Engineer, September, 1913, recorded in the RMC Office for Greenville County, South Carolina in Plat Book B, Page 11, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the South side of Poinsett Avenue at joint front corner of Lots No. 41 and No. 42 and runs thence along the line of Lot No. 42, S. 26-59 W., 172.5 feet to an iron pin on the North side of a 15 foot alley; thence along said alley, N. 63-01 W., 85 feet to an iron pin in the rear line of Lot No. 40; thence through Lot No. 40, N. 26-59 E., 172.5 feet to an iron pin on the South side of Poinsett Avenue; thence along Poinsett Avenue S. 63-01 E., 85 feet to the beginning corner.

Being the same property conveyed to mortgagor by deed of Botany Woods, Inc., dated April 10, 1963 and recorded in the RMC Office for Greenville County on April 10, 1963 in Deed Book 720 at Page 317.

This mortgage is junior in lien to the mortgage of Myron L. Kocher given in favor of C. Douglas Wilson & Company, dated April 10, 1963 and recorded in the RMC Office for Greenville County on April 10, 1963 in Book 918 at Page 343. Subsequently said mortgage was assigned to The Philadelphia Savings Fund Society, dated April 10, 1963 and recorded in the RMC Office for Greenville County on April 10, 1963 in Book 918 at Page 344.



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which has the address of 16 Poinsett Avenue Greenville, South Carolina 29601 (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.