

First Federal of South Carolina  
Post Office Box 403  
Greenville, South Carolina 29602

BOOK 1632 PAGE 857

FILED  
GREENVILLE CO. S. C.

OCT 28 11 28 AM '83

**MORTGAGE**

010 320537-0

THIS MORTGAGE is made this 17th day of October, 1983, between the Mortgagor, Richard Baer and Marguerite B. Baer, (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 \$15,087.04 (Fifteen Thousand Eighty Seven and 04/100) Dollars, which indebtedness is evidenced by Borrower's note dated October 17, 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 31, 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 piece, parcel or lot of land situate, lying and being on the northern side of Alta Vista Circle near the Town of Travelers Rest, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 160 and the eastern portion of Lot No. 161 on a Plat entitled "Addition to Coleman Heights," dated April 24, 1964, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book RR at Page 161 and having according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northern side of Alta Vista Circle at the joint front corner of Lots Nos. 159 and 160 and running thence along the line of Lot No. 159, N. 9-21 W. 170 feet to an iron pin; thence S. 78-49 W. 116.7 feet to an iron pin at the joint rear corner of Lots Nos. 160 and 161; thence N. 78-15 W. 42.4 feet to an iron pin on the rear line of Lot No. 161; thence with the new line through Lot No. 161, S. 5-45 W. 171.2 feet to an iron pin on the northern side of Alta Vista Circle; thence along the northern side of Alta Vista Circle the following courses and distances: S. 83-22 E. 70 feet to an iron pin, thence N. 86-25 E. 75 feet to an iron pin, thence N. 70-47 E. 60 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of R. Ronnie McDonald and Shirley H. McDonald and recorded in the RMC Office for Greenville County on 08/16/74 in Deed Book 1005 at Page 113.

This is a second mortgage and is Junior in Lien to that mortgage executed by Richard Baer and Marguerite B. Baer which mortgage is recorded in the RMC Office for Greenville County on 08/16/74 in Book 1320 at Page 77.

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which has the address of Rt. 4, Alta Vista Cr., Coleman Heights, Travelers Rest, (Street) (City),  
South Carolina 29690 (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.

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