ELLEO CO.S.C. CHELLIFIEE, S. C. 28332

SELVED ON 181 MORTGAGE

800x 1532 FAS(691

THIS MORTGAGENS made this \_\_\_\_\_\_\_\_, day of \_\_February\_\_\_\_\_\_, 19 81, between the Mortgagor, \_\_\_\_\_\_\_\_, lerome T. & Susan M. Severin \_\_\_\_\_\_\_\_, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 \_\_\_\_\_\_\$13,500.00

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Dollars, which indebtedness is evidenced by Borrower's note dated February 13, 1981, (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, 1991

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, or herefter to be constructed hereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 399, Del Norte Estates, Section V, and having, according to a plat thereof recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4R, Page 17, following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Bransfield Road at the front joint corner of Lots Nos. 399 and 400, and running thence with the joint line of said lots, S22-37E 156.3 feet to an iron pin in the joint rear corner of said lots; thence with Brushy Creek, the traverse line of which is N49-26E 50 feet to a point and thence continuing N65-51E 89.6 feet to an iron pin in the joint rear corner of Lots No.s 399 and 393; thence with the joint line of Lots Nos. 399 and 393, N15-00W 83.3 feet to an iron pin; thence with the joint line of Lots Nos. 399 and 398; N69-52W 148.3 feet to an iron pin in the southern side of Bransfield Road at the joint front corner of said lots; thence with the curve of the southern side of Bransfield Road, S42-30W 45 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Bob Maxwell Builders, Inc. and recorded in the RMC office for Greenville County on January 16, 1975 in Deed Book 1013 at Page 232.

This is second mortgage and is Junior in Lien to that mortgage executed by First Federal Savings and Loan Association which mortgage is recorded in RMC office for Greenville County in book 1331 at Page 573.

which has the address of 119 Bransfield Drive, Greenville

(City)

South Carolina 29615 (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 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.

SOUTH CAROLINA - 1 to 4 Family -6 75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Fama 20)

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