First Federal Savings & Loan Ass'n. P. O.Box 408 Greenville, S. C. 29602

1520 ## 824

MORTGAGE

THIS MORTGAGE is made this day of _October,
19.80, between the Mortgagor, N. Wayne Hipps and Deborah P. Hipps (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
note dated, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Nov. 1,1983;
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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot 84 on a Plat of Wemberly Way, Section I, prepared by Campbell and Clarkson Surveyors, Inc., dated June 17, 1974, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4-R at Page 88, and having according to said plat, the following metes and bounds, to wit:
BEGINNING at an iron pin on the western edge of Wemberly Lane at the joint front corner of Lots 75 and 84 and running thence with Wemberly Lane, S. 12-27W. 126.06 feet to an iron pin at the intersection of Wemberly Lane and Windsor Street: thence with said intersection, S. 57-38 W. 35.4 feet to an iron pin on the northern edge of Windsor Street; thence with the edge of Windsor Street, N. 77-33 W. 105 feet to an iron pin; thence N. 14-50 E. 155.5 feet to an iron pin at the joint rear corner of Lots 75 and 84; thence with the joint line of said Lots, S. 75-34 E. 123.7 feet to an iron pin being the point of beginning.
This is the identical property conveyed to the Mortgagors herein by deed of William H. Pitts & Kathleen H. Pitts , dated August 24, 1978 and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1086 at Page 76.
This is a second mortgage and is junior in lien to that mortgage executed to N. Wayne HIpps and Deborah P. Hipps which is recorded in the RMC Office for Greenvi County in Book 1442 at Page 215.
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which has the address of 304 Wemberly Lane, Simpsonville, South Carolina 29681 (City)
(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

declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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

SOUTH CAROLINA — 1 to 4 Family=6:75=FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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