

P.O. Box 408

Greenville, S.C. 29602

GREENVILLE, S.C.

1521 1987

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**MORTGAGE**

3 24 PM '80

CONN. HANNAERSLEY  
R.M.C.

THIS MORTGAGE is made this 20th day of Oct.,  
1980, between the Mortgagor, Michael M. Watts & Phyllis C. Watts  
(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 Five thousand four  
hundred and no/100 dollars Dollars, which indebtedness is evidenced by Borrower's  
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  
1990;

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 land situate, lying and being on the  
southwestern side of Bidwell Street near the City of Greenville, in the  
County of Greenville, State of South Carolina, and being known and  
designated as Lot No. 71 and a portion of Lots 67 and 68 of a Subdivision  
known as Pine Brook, plat of which is recorded in the RMC Office for  
Greenville County in Plat Book Z at Page 148, also shown as the property  
of Michael M. Watts and Phyllis C. Watts, by plat of Richard D. Wooten,  
dated March 1979 and has according to said latter plat the following  
metes and bounds, to wit:

Beginning at an iron pin on the southwestern side of Bidwell Street  
at the joint front corner of Lots 71 and 72 and running thence with  
the southwestern side of said street S. 33-31 E., 100 feet to an iron  
pin in the line of Lot 68; and running thence along a new line through  
lots 68 and 67 S. 56-29 W., 150 feet to an iron pin; running thence  
N. 33-31 W., 100 feet to an iron pin at the joint rear corner of Lots  
71 and 72; running thence along the joint line of said lots N. 56-29 E.,  
150 feet to an iron pin, point of beginning.

This being the same property conveyed to the mortgagor herein by deed of  
Charles G. & Cynthia H. Driggers and recorded in the RMC office for  
Greenville County on 4-2-79 in Deed Book 1099 and page 643.

This is second mortgage and is junior in lien to that mortgage executed  
to Michael M. & Phyllis C. Watts which mortgage is recorded in RMC office  
for Greenville County on 3-30-79 in Book 1461 and page 535.

Assigned to S.C. State Housing Authority in Book 1461 at page 553, dated  
3-30-79 and recorded 4-2-79.

which has the address of 3 Bidwell Drive Taylors, S.C. 29687,  
(Street) (City)  
(State and Zip Code) (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.

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