

RECORDED S.C.
NOV 13 10 40 PM '80
SHERLEY

FIRST FEDERAL
P. O. BOX 408
GREENVILLE, S. C. 29602

1987-093

MORTGAGE

THIS MORTGAGE is made this 8th day of December, 1980, between the Mortgagor, Donna O. Smith

(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 Ten thousand and no 7/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 8, 1980, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Jan. 1 ..1996.....;

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 situate, lying and being in Greenville County, S.C., on the western side of Wilson Road, being shown as Lot No. 8 on plat of WOLFE ACRES recorded in the RMC office for Greenville County, S.C. in Plats Book 4-X at Page 26, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Wilson Road at the joint front corner of Lots 7 and 8 and running thence along said road S. 35-00 W. 125 feet to an iron pin at the joint front corner of Lot 8 and property now or formerly belonging to R.B. Taylor, et al; thence along the joint line thereof N. 55-00 W. 175.6 feet to an iron pin; thence N. 35-00 E. 125 feet to an iron pin at the joint rear corner of Lots 7 and 8; thence along the joint line of said lots S. 55-00 E. 175.6 feet to an iron pin on the western side of Wilson Road, the point of beginning.

This being the same property conveyed to Keith R. Smith & Donna O. Smith herein by deed of C.S. Willingham and recorded in the RMC office for Greenville County on 1-26-79 in Deed Book 1096 and page 75. Keith R. Smith subsequently deeded his one half interest to Donna O. Smith on 5-25-79 recorded on 5-31-79 in Deed Book 1103 and page 707.

This is second mortgage and is junior in lien to that mortgage executed to Donna O. Smith which mortgage is recorded in RMC office for Greenville County in Book 1468 and page 406 on 5-31-79

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which has the address of 211 Wilson Drive Greer, South Carolina
29651
(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 —

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