

GREENVILLE CO. S. C.  
FILED  
JAN 19 9 40 AM '81  
DONNIE S. TANKERSLEY  
R.M.C.

## MORTGAGE

THIS MORTGAGE is made this 12th day of January,  
19 81, between the Mortgagor, John E. Palmer, Jr. and Betty A. Palmer,  
(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 Dollars  
and no/100-----Dollars, which indebtedness is evidenced by Borrower's  
note dated January 12, 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  
February 1, 1988;

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 the County  
of Greenville, State of South Carolina, on the southeastern side of Fernleaf Drive  
and being known and designated as Lot No. 84, Section One, of SUNNY SLOPES Subdivision,  
plat of which is recorded in the RMC Office for Greenville County in Plat Book 4-R  
at Page 3 and being shown on a more recent plat entitled "Property of John Edward  
Palmer, Jr. and Betty A. Palmer", prepared by W.R. Williams, Jr., dated February  
6, 1979, and recorded in the RMC Office for Greenville County in Plat Book 7-B at  
Page 45, and having such metes and bounds as shown on the more recent plat, reference  
to which is hereby made for a more complete description.

This being the same property conveyed to the mortgagor herein by deed of Robert Allen  
League III and Marie League and recorded in the RMC Office for Greenville County on  
March 9, 1979, in Deed Book 1098, and Page 70.

This is a second mortgage and is junior in lien to that mortgage executed by John  
Edward Palmer, Jr. and Betty A. Palmer, in favor of Panstone Mortgage Service, Inc.,  
which mortgage is recorded in RMC Office for Greenville County, in Book 1459, and  
Page 366. Said mortgage was subsequently assigned to Engel Mortgage Company, Inc.  
by assignment dated March 2, 1979 and recorded March 9, 1979 in Book 1459 and  
Page 370.

which has the address of 84 Fernleaf Drive Travelers Rest,  
(Street) (City)  
South Carolina (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 seized 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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