

GREENVILLE, S.C.
MAY 20 3 16 PM '81
JONAS H. HARRIS
R.H.C.

P.O. Box 408
Greenville, SC 29602

PGS: 1541 PAGE 696

MORTGAGE

THIS MORTGAGE is made this 15th day of May, 1981, between the Mortgagor, Leonard D. Cprek and Sally M. Cprek, (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 Six thousand Dollars and no/100 (\$6,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 15, 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 June 1, 1986;

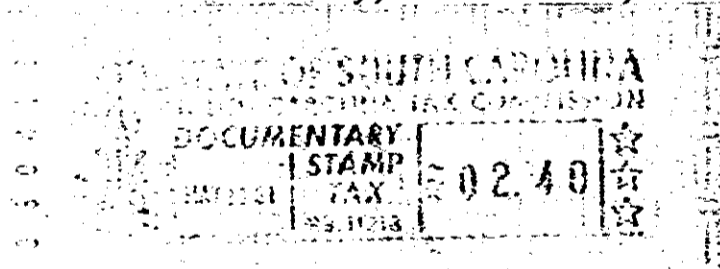
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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, situate, lying and being in the State of South Carolina, County of Greenville, Town of Simpsonville, on the easterly side of Newgate Drive, being shown and designated as Lot No. 98, on plat of Section 3, Bellingham, recorded in the RMC Office for Greenville County, S.C., in Plat Book "4 X", at page 89, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Newgate Drive, joint front corner of Lots Nos. 97 and 98, and running thence with the joint lines of said lots, N. 77-13 E. 144.2 feet to an iron pin; running thence S. 36-55 E. 10 feet to an iron pin; running thence S. 14-35 E. 75.5 feet to an iron pin at joint rear corner of Lots Nos. 98 and 99; thence with the joint line of said lots, S. 81-09 W. 145.39 feet to an iron pin on the easterly side of Newgate Drive; thence with the easterly side of said Drive, N. 17-13 W. 20.6 feet to a point; thence continuing with the easterly side of said Drive, N. 17-02 W. 54.2 feet to the point of BEGINNING.

This being the same property conveyed to the mortgagors herein by deed of Bellingham, Inc., and recorded in the RMC Office for Greenville County, on March 10, 1977, in Deed Book 1052, and Page 453.

This is a second mortgage and is junior in lien to that mortgage executed by Leonard D. and Sally M. Cprek, in favor of First Federal Savings and Loan, which mortgage is recorded in the RMC Office for Greenville County, in Book 1391, and Page 344.



which has the address of 127 Newgate Drive Simpsonville, South Carolina 29681 (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 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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