MORTGAGE

THIS MOREOAGE is made this...... 13th day of July 19. 82 between the Mortgagor, ... Richard E. Parrott and Marcia S. Parrott(herein "Borrower"), and the Mortgagee, Carolina Federal Sayings and Loan Association ..., a corporation organized and existing under the laws of South Carolina , whose address is 500 E. Washington. Street, Greenville, SC 29601 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . Thirty Thousand and No/100--dated. July 13, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on... August. 1, . 1989.......

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 State of South Carolina:

All that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Seabury Drive, being known and designated as Lot No. 99 as shown on a plat of Merrifield Park, Section 1, dated October, 1967, prepared by C. O. Riddle, and recorded in the Office of the RMC for Greenville County in Plat Book 000 at Page 177, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Seabury Drive at the joint front corner of Lots 99 and 100, and running thence with Seabury Drive, S. 71-00 E. 54.1 feet to an iron pin; thence continuing with Seabury Drive, S. 75-08 E. 54 feet to an iron pin at the corner of Lot No. 98; thence with the line of Lot No. 98, S. 10-08 W. 192.8 feet to an iron pin; thence N. 70-28 W. 135 feet to an iron pin at the corner of Lot No. 100; thence with the line of Lot No. 100, N. 19-00 E. 185.2 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Patricia S. Davidson dated May 4, 1972, and recorded in the Office of the RMC for Greenville County in Deed Book 942 at Page 482.

This mortgage is second and junior in lien to that certain mortgage given by the Mortgagors to First Federal Savings and Loan Association dated May 4, 1972, in the original amount of \$32,000.00 and recorded in the Office of the RMC for Greenville County in Mortgage Book 1232 at Page 115.

which has the address of 300 Seabury Drive, Greenville SC 29615 (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 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 CAROLMA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

MORTGAGE

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