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# MORTGAGE

THIS MORTGAGE is made this 20th day of August, 1982, between the Mortgagor, Wayne E. and Margaret W. Punch, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 \$12,076.16 (Twelve Thousand Seventy Six and 16/100) Dollars, which indebtedness is evidenced by Borrower's note dated August 20, 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 September 1, 1992;

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.

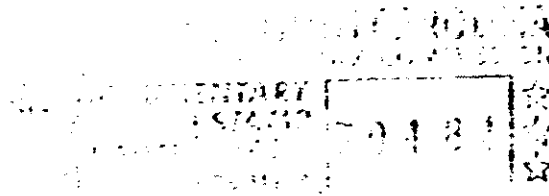
All that certain piece, parcel, or lot of land in the County of Greenville, State of South Carolina, and being:

On the Westerly corner of the intersection of Stone Ridge Road, and White Water Court, being designated as Lot No. 165 on "Map No. 2, Section One, Sugar Creek", as recorded in the RMC Office for Greenville County S.C. in Plat Book 4R, Page 85, and having according to said plat the following metes and bounds to-wit:

Beginning at an iron pin at the westerly corner of intersection of Stone Ridge Road and White Water Court and running thence along Stone Ridge Road N. 34-56-09W. 125.14 feet to an iron pin, corner of lots No's 164 and 165; thence along the common line of said Lots S. 56-36-54W. 145 feet to an iron pin, common corner of lots 163, 164, 165, and 166 thence along common line of Lots 165 and 166 S. 33-56-24E. 147.33 feet to an iron pin on the north westerly side of White Water Court; thence along said Court N. 57-41-47E. 121.75 feet to an iron pin at the corner of Stone Ridge Road and White Water Court; thence around said Corner of the chord of which is N. 12-25-19E. 35.19 Feet to an iron pin, the point of beginning.

Derivation: This being the same property conveyed to the Mortgagor by Deed of Cothran and Darby Builder, Inc. and recorded in RMC Office of Greenville County on 2-28-77 in Deed Book #1051 page #785.

This is a 2nd Mortgage and is Junior in lien to that Mortgage executed by Wayne E. and Margaret W. Punch, to First Federal Savings and Loan Association of Greenville, South Carolina which is recorded in Book #1382 page #841 dated 11/10/76.



which has the address of 208 Stone Ridge Road (Street) Greenville (City), South Carolina 29651 (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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