



Second MORTGAGE

BOOK 1578 PAGE 484

THIS MORTGAGE is made this 12th day of JULY 1982 between the Mortgagor, W. Fred Moorhead Jr. and Helen F. Moorhead (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand three hundred forty three and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 12, 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 Sept. 1987.

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 State of South Carolina, County of Greenville, Situate, lying and being on the southern side of Hartsville Street and being shown and designated as lot Number 228 on plat of Orchard Acres Subdivision, Section III, plat of which is recorded in the RMC Office for Greenville County in Plat Book "QQ" at page 143, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This conveyance is made subject to all easements, restrictions, zoning ordinances and rights of way of record, or on the ground, which may affect said lot.

DERIVATION CLAUSE

This is the same property conveyed by James R. Curtis and Jane V. Curtis by deed dated March 29, 1976 recorded March 29, 1976 in Volume 1033 Page No. 804.

which has the address of 120 Hartsville Street Taylors, S.C. 29687 (Street) (City) (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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