

FILED 1982 S.C.

DEC 11 4 43 PM '82

JOHN W. HARRISLEY R.M.C.

MORTGAGE

THIS MORTGAGE is made this 6th day of December, 1982, between the Mortgagor, David E. & Marcella R. Roach, (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 Twelve Thousand Five Hundred and 00/100 (12,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 6, 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 Jan. 1, 1988

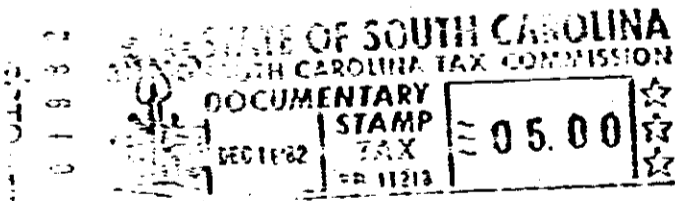
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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:

Being known and designated as Lot No. 22, Devenger Place, Section 7, as shown on plat thereof prepared by Dalton & Neves Co., Engineers, Dated September, 1975, which plat is of record in the RMC Office for Greenville County, S. C., in Plat Book 5-P, Page 3, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin in the northern side of Richfield Terrace, joint front corner of Lots Nos. 21 and 22 and running thence with the line of said lots, N. 3-49 W., 150 feet to an iron pin, joint rear corner of said lots; thence with the rear line of Lot No. 22, S. 86-11W., 90 feet to an iron pin, joint rear corner of Lots Nos. 22 and 23; thence with the line of said lots, S. 3-49 E., 150 feet to an iron pin in the northern side of Richfield Terrace; thence with the northern side of said Richfield Terrace, N. 86-11 E., 90 feet to an iron pin, point and place of beginning.

This being the same property conveyed to David E. Roach and Marcella R. Roach by deed of Dee Smith Company, Inc. dated June 1, 1977 and recorded in the RMC Office for Greenville County June 2, 1977 in Deed Book 1057 at Page 841.

This is a second mortgage and is junior in lien to that mortgage executed by David E. Roach and Marcella R. Roach to First Federal Savings & Loan Association of South Carolina which mortgage is recorded in the RMC Office for Greenville County in Book 1399 at Page 771 and dated June 1, 1977 and recorded June 2, 1977.



which has the address of 106 Richfield Terrace Greer (City), SC 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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