First Federal of South Carolina Post Office Box 408 Greenville, South Carolina 29602

33x1589 Hall88

## **MORTGAGE**

| THIS MORTGAGE is made this 19_82, between the Mortgagor, | 16th                        | day of _        | December ,                    |
|--|-----------------------------|-----------------|-------------------------------|
|  | William H. Earle, Jr        | r. and Sharo    | n Joan Earle                  |
|  | (herein "Bo                 | rrower"), and t | he Mortgagee, First Federal   |
| Savings and Loan Association of So                       | uth Carolina, a corporation | on organized a  | nd existing under the laws of |
| the United States of America, who                        | se address is 301 College   | Street, Green   | me, South Caronna (neven      |
| "Lender").   |                             |                 |                               |

WHEREAS, Borrower is indebted to Lender in the principal sum of \$5000.00 (Five thousand and -----) Dollars, which indebtedness is evidenced by Borrower's note dated December 16, 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 January 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 State of South Carolina. in the County of Greenville

All that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 5, Westminister Drive, on plat of Roy E. Cobb, Jr., prepared by R. B. Bruce, RLS dated April 2, 1968 and recorded in the RMC Office for Greenville County in Plat Book XXX at Page 115, and being described more particularly, according to said plat, and a more recent plat for William H. Earle, Jr. and Sharon Joan Earle, by Carolina Surveying Company, to-wit:

BEGINNING at a point on Westminster Drive at the joint front corner of Lots No. 5 and 6 and running thence with the line of said lots N. 22-0 E. 175.0 feet to the joint rear corner of said lots; thence S. 58-19 E. 51.5 feet to the joint rear corner of Lots No. 5 and 4; thence running along the common line of said lots S. 22-0 W. 177.0 feet to the joint front corner of said lots; thence N. 56-15 W. 51.5 feet to the corner of Lot No. 5 on Westminster Drive, the point of beginning.

This being the same property conveyed to the mortgagor by deed of William Holt Earle and recorded in the RMC Office for Greenville County on November 14, 1979 in Deed Book 1115 at Page 603.

This is a second mortgage and is Junior in Lien to that mortgage executed by William H. Earle, Jr. and Sharon Joan E rle to First Federal Savings and Loan Association which mortgage is recorded in the RMC Office for Greenville County on November 14, 1979 in Book 1488 at Page 243. Subsequently assigned to South Carolina State Housing Authority in Book 1488 at page 246. :

which has the address of \_\_\_\_\_\_ 113 Westminister Drive Greenville

29605 Carolina\_ (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 CAROLINA - 1 to 4 Family-6 75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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