

APR 4 11 50 AM '84 MORTGAGE

THIS MORTGAGE is made this 3rd day of April, 1984, between the Mortgagor, Charles I. Reid and Linda F. Reid, (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 Fifty-Five Thousand Twenty-Two and 04/100 (\$55,022.04) Dollars, which indebtedness is evidenced by Borrower's note dated April 3, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 29, 1985;

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, with all improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #44 and part of Lot #45 as shown on a plat prepared by W. R. Williams, Jr., dated September 9, 1975 entitled "Property of Charles I. Reid, et. al." and recorded in the R.M.C. Office for Greenville County simultaneously with this mortgage and according to the said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin located along the right-of-way of Lake Forest Drive approximately 141.9 feet from the corner of Lake Forest Drive and Twin Lake Avenue and running thence N 86-04 W 430.2 feet to an iron pin; thence turning and running N 21-30 E 63.7 feet to an iron pin; thence turning and running N 12-15 E 97.7 feet to an iron pin located along the right-of-way of Twin Lake Avenue; thence turning and running with the right-of-way of Twin Lake Avenue

S 89-13 E 169.9 feet to an iron pin; thence turning and running S 43-45 E 37.2 feet to an iron pin; thence turning and running S 3-03 W 127 feet to an iron pin; thence turning and running S 12-35 W 14.9 feet to the point of beginning.

This is a being a second mortgage and inferior in rank to that certain first mortgage unto First Federal Savings and Loan Association by mortgage recorded in the RMC Office in Mortgage Book 1318 at page 335 and recorded September 10, 1975, in the original principal sum of \$20,000.00.

The above conveyance by deed from Daniel L. Pike unto Charles Reid, deed recorded in the RMC Office for Greenville County, S. C. in Deed Volume 976 at Page 278, recorded June 7, 1973. Also, by deed from Roland M. Knight and Katherine G. Knight unto Charles Reid, recorded in the RMC Office for Greenville County, S. C. in Deed Volume 983 at Page 110, recorded August 31, 1973.

which has the address of 4 Lake Forest Drive, Greenville, S. C. 29609 (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 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.

2 APO4 84 908 4.0001

5 2 9 0

74328-112