



SECOND MORTGAGE

BOOK 1544 PAGE 531

THIS MORTGAGE is made this 9th day of June 1981, between the Mortgagor, Jennings Kenneth Bryant and Ruth D. Bryant (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 Eleven Thousand seven hundred forty seven and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 9th (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1986.

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 situate, lying and being on the south side of Embry Street, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot #31, as shown on a plat prepared by Piedmont Engineers and Architects, dated June 17, 1964, entitled "Colonial Hills Section No. 2", and recorded in the R.M.C. Office for Greenville County in Plat Book RR, Page 185, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of Embry Street at the joint front corner of lots #30 and #31 and running S5-55E 150.0' to an iron pin; thence running N84-05E 100.0' to an iron pin at the joint rear corner of Lots #31 and #32; running thence N5-55W 150.0' to and iron pin on the south side of Embry Street; running thence along the south side of Embry Street S84-05W 100.0' to an iron pin, point of beginning.

DERIVATION Clause; This is the same property conveyed by deed of Williams Land Company dated 7-28-65 recorded 10-4-65 in Volume 783, on page # 357.

which has the address of 16 Embry Street, Taylors, South Carolina 29687 (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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