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MORTGAGE

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	R.H.C.	

THIS MORTGAGE is made this 2nd day of May

19 83, between the Mortgagor, Charlotte F. Cheek

(herein "Borrower"), and the Mortgagee, First Federal

Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of

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").

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 _______, State of South Carolina.

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 45 of a subdivision known as Heathwood according to a plat there-of prepared by Dalton & Neves, Engineers, July 1956, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book KK, Page 35, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Whitman Drive, joint front corner of Lots S.80-06 E., 200 feet to an iron pin, joint rear corner of lots Nos. 44 and 45; thence with the rear line of siad lots N. 80-06 W., 200 feet to an iron pin on the eastern side of Whitman Drive, joint front corner of Lots Nos. 45 and 46; thence with the eastern side of Whitman Drive, N. 9-54 E., 100 feet to the point of beginning.

This conveyance is made subject to all easements, restrictions and rights of way, if any, appearing of record affecting this property.

This being the same property conveyed to the grantor by deed of KENNETH I. EDZEMAN, recorded in the RMC Office for Greenville County on June 6, 1977, in deed book 1058, at page 91.

This is a second mortgage and junior in lien to that mortgage executed by Charlotte F. Cheek to First Federal of S. C. which mortgage is recorded in RMC Office of Greenville County in Book No. 1400 Page 203 date (gun7).

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.

SOUTH CAROLINA - 1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para. 24)

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