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MORTGAGE

THIS MORTGAGE is made this 30th day of January 1981, between the Mortgagor, FRANK EDWARD OPPERMAN (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Five Thousand Five Hundred and no/100ths (\$5,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 30, 1981 (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 1, 1987.

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 in Chick Springs Township, Greenville County, South Carolina, being known and designated as all of Lot 87 and a portion of Lot 88 on plat of Pine Brook Development made by W. N. Willis, Engineer, March 27, 1961, recorded in the R. M. C. Office for Greenville County in Plat Book Z at Page 148 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Bridges Avenue at the joint front corner of Lots 86 and 87 and runs thence along the common line of said lots, N. 16-54 W. 150 feet to an iron pin; thence N. 73-06 E. 109.8 feet to an iron pin, thence S. 33-31 E. 159.4 feet to an iron pin on Bridges Avenue; thence along Bridges Avenue, S. 73-06 W. 155 feet to an iron pin, the point of beginning.

LESS HOWEVER: That certain tract of land conveyed by Hazel B. Hale to James B. Bennett, recorded in Deed Book 681 at Page 418, September 8, 1961, extending 35 feet along Bridges Avenue, with a depth of 159.4 feet and a rear width of 35 feet.

This is the identical property conveyed to the mortgagors herein by deed of William B. Ducker recorded in the R. M. C. Office for Greenville County, South Carolina on May 29, 1968, in Deed Book 845 at Page 66.

This mortgage is junior in lien to that certain mortgage assumed by the mortgagors to Fountain Inn Federal Savings & Loan Association dated May 29, 1968 and recorded in the R. M. C. Office for Greenville County, South Carolina, in Mortgage Book 1075 at Page 219.

which has the address of 105 Bridges Avenue Taylors
[Street] [City]
S. C. 29687 (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 seized 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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