

FILED  
GREENVILLE, S. C.  
MAY 19 3 19 PM '81  
WALTERSLEY

FIRST FEDERAL  
P. O. BOX 403  
GREENVILLE, S. C. 29602

BOOK 1541 PAGE 01

# MORTGAGE

THIS MORTGAGE is made this 8th day of May, 1981, between the Mortgagor, Owens and Jacqueline P. Williams, Jr., (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, 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 \$4970.56 Dollars, which indebtedness is evidenced by Borrower's note dated May 8, 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 June 1, 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, with all improvements, thereon, or hereafter to be constructed thereon situate, lying and being in the State of South Carolina, County of Greenville, in Grove Township, on the Old Grove Road, designated as Tract No. 2 as shown on a plat of the property of Charles Albert Williams, and Helen Seaborn Williams made by Jones and Sutherland, Engineers, dated September 21, 1959, recorded in the RMC office for Greenville County in Plat Book GGG at page 510, and according to said plat having the following courses and distances, to-wit:

BEGINNING at an iron pin in the center of the Old Grove Road being the joint front corner of Tracts 1 and 2 and running thence S. 74-00 E 409.3 feet to an iron pin being the back joint corner of Tracts 1 and 2; thence N 16-27 E. 110 feet to an iron pin; thence N 74-00 W 400 feet to an iron pin in the center of Old Grove Road; thence S 21-16W 110.3 feet to the point point of beginning.

This being the same property conveyed to the mortgagor by deed of Bobby D. Smith and Mattie Smith and recorded in the RMC office for Greenville county on February 21, 1967 in Deed Book 814 at page 267.

This is second mortgage and is Junior in Lien to that mortgage executed by Owens and Jacqueline P. Williams, Jr. which mortgage is recorded in RMC office for Greenville county in book 1271 at page 883.

RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, SOUTH CAROLINA  
MAY 19 1981  
STAMP - 02.90

SC TO  
MAY 12 1981  
226  
4.00

which has the address of Lot 2 Gunter Road Greenville  
(Street) (City)  
SC 29611 (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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