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MORTGAGE

THIS MORTGAGE is made this 22nd day of May, 1981, between the Mortgagor, Ralph C. Bruner and Joyce D. Bruner, (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").

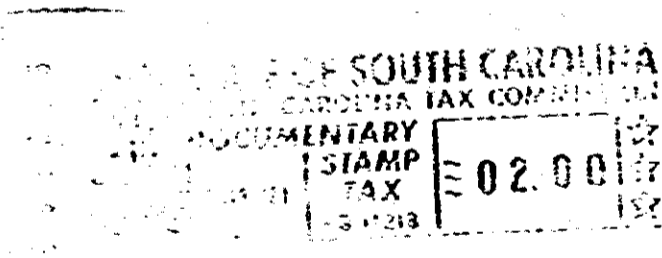
WHEREAS, Borrower is indebted to Lender in the principal sum of 5,000.00 Dollars, which indebtedness is evidenced by Borrower's note dated May 22, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 5-1-86.....;

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: near the City of Greenville, known and designated as Lot No. 31, as shown on a plat of Oakwood Acres, prepared by J. Mac Richardson, dated September, 1959, said plat being recorded in the Greenville County R.M.C. Office in Plat Book MM, at Page 135, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point, the joint front corners of Lots 30 and 31, and running thence S. 54-22 W. 95 feet along Oakwood Avenue to joint front corners of Lots 31 and 32; thence with the joint line of Lots 31 and 32, N. 35-38 W. 160 feet to the joint rear corners of Lots 31 and 32; thence N. 54-44 E. 95 feet along a joint line of Lot 31 and John H. Wood property; thence S. 35-38 E. 160 feet along the joint line of Lots 30 and 31, to the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Brooks C. Preacher, Jr. and Mary L. Preacher, and dated 10-31-77 and recorded in the R.M.C. Office of Greenville County on 10-31-77 in Deed Book #1067 at Page #614.

This is a Second Mortgage and is Junior in Lien to that mortgage executed by First Federal Savings and Loan Association of Greenville, S.C. to Ralph C. Bruner and Joyce D. Bruner and dated 10-31-77 and recorded in the R.M.C. Office for Greenville County on 10-31-77 in Book #1414 page #398.



which has the address of 20 Oakwood Avenue, Taylors, South Carolina 29687,
(Street) (City)
(State and Zip Code) (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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