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MORTGAGE

THIS MORTGAGE is made this 30th day of June, 1981, between the Mortgagor, John W. Moore and Yvonne W. Celio, (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 Eighteen thousand six hundred and no/00 Dollars, which indebtedness is evidenced by Borrower's note dated June 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 July 1, 1996;

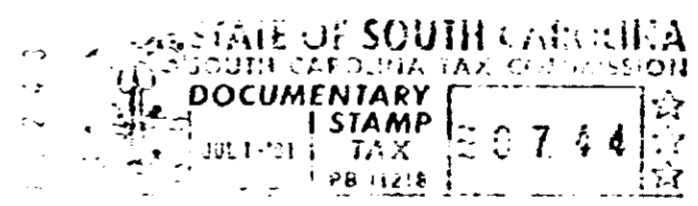
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot 161 on plat of Pebblecreek, Phase I, recorded in the RMC Office for Greenville County in Plat Book 5D at page 2, and by a more recent plat of "Property of John Moore and Yvonne Celio," prepared by Freeland and Associates on June 29, 1981, and recorded in Plat Book 8-R at page 29, in the RMC Office for Greenville County, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Westerly side of Pebblecreek Drive and running thence along said Drive, S. 19-31 E. 37.66 feet to an iron pin on Blackberry Drive; thence running along said Drive S. 7-08 E. 105.0 feet to an iron pin; thence turning and running along the common line of property now or formerly belonging to Ellen Batson Roberts, S. 82-52 W. 170.0 feet to an iron pin at the rear of lot; thence running N. 7-08 W. 25.0 feet to an iron pin; thence continuing N. 36-50 W. 31.0 feet to an iron pin; thence turning and running along the common line of Lots 161 and 162, N. 55-52 E. 198.75 feet to the point of BEGINNING.

This is the identical property conveyed to the mortgagors by deed of Lifestyle Homes, Inc., to be recorded of even date herewith.

This mortgage is second and junior in lien to that certain mortgage given by John W. Moore and Yvonne W. Celio to First Federal Savings and Loan Association in the amount of \$68,400.00, to be recorded of even date herewith.



which has the address of Lot 161, Blackberry Drive Taylors, South Carolina (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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