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CO. S. C.  
MAR 31 4 36 PM '82  
DONN... HARRISLEY  
R.M.C.

FIRST FEDERAL  
SAVINGS & LOAN ASSN.  
OF SOUTH CAROLINA

MORTGAGE

THIS MORTGAGE is made this 29th day of March,  
1982, between the Mortgagor, William H. Hardman, Jr. and Linda B. Hardman  
(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 12,085.21 (Twelve Thousand  
Eighty-Five and 21/100 Dollars, which indebtedness is evidenced by Borrower's  
note dated March 29, 1982, (herein "Note"), providing for monthly installments of principal  
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1,  
1992.....;

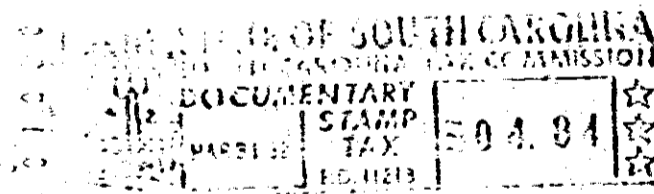
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest  
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect  
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein  
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, being shown and designated  
as Lot No. 68 on plat of RIVER DOWNS, recorded in the R.M.C. Office for  
Greenville County in Plat Book 4-R at Pages 75 and 76, and having, according  
to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Hammett Road, joint front  
corner of Lots Nos. 69 and 68, and running thence along the common line  
of said lots, N. 46-10 E. 226.34 feet to an iron pin; thence running  
S. 48-02 E. 110.09 feet to an iron pin; thence running S. 39-49 W. 218.92  
feet to an iron pin on the northern side of Hammett Road; thence along  
the northern side of Hammett Road, N. 50-59 W. 135 feet to an iron pin,  
the point of beginning.

This being the same property conveyed to the mortgagor by deed of Darrel L.  
Mulneix and Brenda C. Mulneix and recorded in the RMC Office for Greenville  
county on May 31, 1979 in Deed Book 1103 at page 679.

This is a second mortgage and is Junior in Lien to that mortgage executed by  
William H. Hardman, Jr. and Linda B. Hardman to First Federal Savings and  
Loan Association which mortgage is recorded in RMC Office for Greenville County  
on May 31, 1979 in book 1468 at page 330.



which has the address of 512 Hammett Road Greer  
(Street) (City)  
South Carolina 29673 (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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