

REC'D S.C.

MORTGAGE

JUL 17 PM '82

THIS MORTGAGE is made this 1st day of July, 1982, between the Mortgagor, Robert D. Garrett and JoAnn N. Garrett, (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, 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 Thirty Thousand Dollars, which indebtedness is evidenced by Borrower's note dated July 1, 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 July 1, 1997

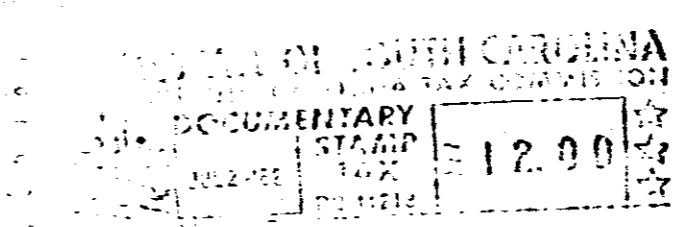
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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.

Known and designated as Lot 17, Hudson Acres, plat of which is recorded in the RMC Office for Greenville County, in Plat Book Y, Page 39, and having, according to said plat the following metes and bounds:

BEGINNING at an iron pin on the northerly side of Butler Springs Road joint front corner of Lots 17 and 19, and running thence N 25 E 257.5 feet to an iron pin; thence N 69-15 W 185.6 feet to an iron pin; thence S 23-30 W 198.8 feet to an iron pin on Butler Springs Road, joint front corner of Lots 15 and 17; thence along Butler Springs Road, S 45-15 E 100 feet to a point and continuing along Butler Springs Road S 57-30 E 85.3 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of W. G. Marlowe and Elizabeth S. Marlowe dated November 15, 1973, as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 988, Page 478 on November 19, 1973.

This mortgage is junior and second in lien to that certain note and mortgage as recorded in the RMC Office for Greenville County, South Carolina in Mortgage Book 1413, Page 324 on October 19, 1977.



which has the address of 25 Butler Springs Rd, Greenville, Sc 29615 (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 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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