



SECOND MORTGAGE

THIS MORTGAGE is made this 22nd day of June 1982 between the Mortgagor, Joseph L. Nelson and Betty Jean Nelson (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Five thousand two and 56/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 22, 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 August 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, S/C, State of South Carolina:

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the North side of Echols Drive and being known and designated as Lot No. 6 on plat of Elizabeth E. Voyles prepared by Pickell & Pickell and recorded in the RMC Office for Greenville County in Plat Book Y at Page 73 and having according to said plat the following metes and bounds to wit.

Beginning at an iron pin on the North side of Echols Drive at the joint front corner of Lots nos. 5 and 6 and running thence with the line of Lot No. 5 N. 21-45 W. 115 feet to an iron pin; thence N. 68-18 E. 100-115 feet to an iron pin; thence along the North side of Echols Drive S. 68-18 W. 100 feet to the point of beginning.

This being the same property conveyed to Grantor by deed of Fredrick A. Woertz, recorded in the R.M.C. Office for Greenville County on February 11, 1963, in Deed Book 716 at page 240.

which has the address of #15 Echols Dr. Greenville, S.C. 29605 (Street) (City) (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 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.

2 JUL 19 82 743 A.C.C.C.I

4328 RV-2