

MORTGAGE

THIS MORTGAGE is made this 28th day of July, 1982, between the Mortgagor, Kenneth David Reid and Judy Oliver Reid

, (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 EIGHT THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated _____, (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 1, 1982.....;

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 in Chick Spring Township, Greenville County, State of South Carolina, about one mile west from the Town of Greer, lying on the west side of Beverly Lane, (formerly Wood Street), being all of lots Nos. 12 and 13 on a plat of property made for J.T. Smith and R. L. Wood and Southern Land Auction Company in 1919 and having the following metes and bounds, to-wit:

BEGINNING at the joint corner of Lots Nos. 13 and 14 on said plat on the west side of Beverly Lane (formerly Wood Street), and runs thence N. 12-15 E. with said street 119 feet to a point; thence N. 16-20 E. 37 feet to joint corners of Lots Nos. 11 and 12; thence N. 81-30 W. 201 feet to a point; thence S. 13-50 W. 114 feet to the point; thence S. 70 E 203 feet to the beginning.

This conveyance is subject to all restrictions, zoning ordinances, set back lines, roadways, easements, and rights of way, of record, on the recorded plats or on the premises.

This is that same property conveyed to Grantor by deed of Mr. Claude Wilson, recorded October 1, 1976, in R.M.C. Office in Deed Book 1043 page 839.

This is a second mortgage and junior in lien to that mortgage executed by Kenneth David Reid and Judy Oliver Reid to W.E. Harvey and Bobby V. Harvey which mortgage is recorded in RMC Office of Greenville County in Book #1043 and Page 839 dated October 1, 1976

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which has the address of 104 S. Beverly Lane Greer, South Carolina 29651 (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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