FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

P.O. Box 408 Greenville, SC 29602

300x 1530 PAGE 416

MORTGAGE

83 **********

January 12th John E. Palmer, Jr. and Betty A. Palmer 19 81, between the Mortgagor, _ (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 Five Thousand Dollars

and no/100----- Dollars, which indebtedness is evidenced by Borrower's , (herein "Note"), providing for monthly installments of principal League 111 with the helence of the indevoluces in the conventited nor desemblace winner on March 9, 1979, in Deed Book 1098, and Page 70.

This is a second mortgage and is junior in lien to that mortgage executed by John Edward Palmer, Jr. and Betty A. Palmer, in favor of Panstone Mortgage Service, Inc., which mortgage is recorded in RMC Office for Greenville County, in Book 1459, and Page 366. Said mortgage was subsequently assigned to Engel Mortgage Company, Inc. by assignment dated March 2, 1979 and recorded March 9, 1979 in Book 1459 and Jan 31 1984 Page 370.

which has the address of South Carolina (Su'a sod Zip Code)

(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."

3070

91AU

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.

SOUTH CAROLINA - 1 to 4 Family -6/75- FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Part 74)