

MORTGAGE

THIS MORTGAGE is made this 5th day of September 1980 between the Mortgagor, Charles H. Goldsmith, Jr. and Gail N. Goldsmith (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

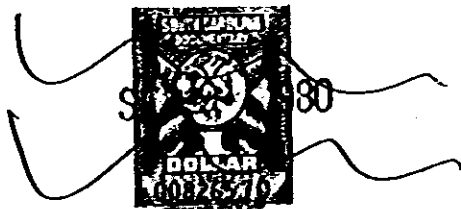
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ Two Thousand, Five Hundred & no cents which indebtedness is evidenced by Borrower's note dated September 5, 1980 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on March 1, 1983;

TO SECURE to Lender 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, 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, together with all buildings and improvements thereon, situate, lying and being on the eastern side of Avon Drive, in Greenville County, South Carolina, being known and designated as Lot No. 52 on a plat of SHEFFIELD FOREST, Section 2, made by Carolina Engineering & Surveying Company, dated March 1962, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 8BB at page 61, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Avon Drive at the joint front corners of Lots Nos. 52 and 53; and running thence with the common line of said lots Nos S. 81-0E., 175.0 feet to an iron pin; thence S. 9-0W., 100.0 feet to an iron pin at the rear corners of lots Nos 51 and 52; thence N. 81-0W., 175.0 feet to an iron pin on the eastern side of Avon Drive; thence along the eastern side of Avon Drive, N. 9-0 E., 100.0 feet to an iron; the point of BEGINNING.

The above described property is the same conveyed to the mortgagors herein by deed from Robert L. Steed, Jr. and Claire P. Steed, to be recorded herewith.



which has the address of 804 Avon Drive, Taylors, S. C. 29687 South Carolina 29687 (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 and rents, all of which 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 hereinafter 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, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

- UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA HOME IMPROVEMENT - 7/80

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