

FILED
GREER S.C.

BOOK 1533 PAGE 478

FEB 25 12 50 PM '81 MORTGAGE

DONNIE S. ANDERSLEY

THIS MORTGAGE is made this 25th day of February 1981 between the Mortgagor Robert H. Williams (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina whose address is 107 Church Street, Greer, South Carolina, 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 12,400.00 which indebtedness is evidenced by Borrower's note dated February 25, 1981 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 February 1, 1990;

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 certain piece, parcel or lot of land situate, lying and being on S. C. Highway 23-563, being shown and designated as Lot 9 on a plat prepared by Carolina Surveying Co. for W. F. Shivers, 25 March 1976, and having the following metes and bounds, to-wit:

Beginning at the corner of Lot 9 and Lot 10, at the intersection of an unnamed road, and running thence along the common line of said lots S. 12-48 W. 220.9 feet to an iron pin; thence along the common line of Lots 8 and 9, N. 37-08 W. 265.3 feet to an iron pin in the center line of S. C. Highway 23-563; thence with said Highway N. 10-03 W. 178.3 feet to a bolt at the center line of an unnamed road; thence with said unnamed road N. 70-30 E. 84.1 feet to a bolt; thence S. 8-39 E. 265.7 feet to the beginning corner.

This is the same property conveyed to the mortgagor by deed of Mark W. Shivers and Teresa Shivers recorded in the RMC Office for Greenville County on July 2, 1980 in Deed Book 1128 at page 584.

This is a second mortgage, junior in lien to that certain mortgage given by Mark W. Shivers and Teresa Shivers to Greer Federal Savings and Loan Association on June 26, 1978 and recorded in the RMC Office for Greenville County in Mortgage Book 1436 at page 325.

which has the address of Route 5 Travelers Rest South Carolina 29690 (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 seised 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

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