

4
FILED
OCT 27 11 47 AM '81
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1556 PAGE 261

THIS MORTGAGE is made this 14th day of October 1981 between the Mortgagor, Reginald D. Andrews (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. \$ 1,000.00 which indebtedness is evidenced by Borrower's note dated October 14, 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 October 1, 1982;

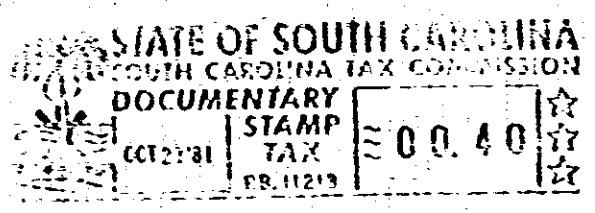
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, known and designated as Lot No. 31 on Plat no. 3 of Cherokee Forest Subdivision, made by J. Mac Richardson, Surveyor, January 23, 1959, recorded in the R.M.C. Office for Greenville County in Plat Book QQ at pages 36 & 37, and having, according to said plat, the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the north side of Roberta Drive, joint front corner of Lots Nos. 31 and 49, thence with joint line of said lots N. 15-58 E. 170 feet to an iron pin, corner of Lot no. 32; thence with the line of said lot S. 67-37 E. 163.4 feet to an iron pin on west side of Vicki Circle; thence with the west side of said circle S. 10-00 E. 109 feet to an iron pin; thence with the curve of said street as it intersects with Roberta Drive, the chord of which is S. 16-03 W. 63.6 feet to an iron pin on the side of Roberta Drive; thence with the north side of said street N. 74-02 W. 176.1 feet to beginning corner.

The above described property is subject to any recorded restrictions applicable to said subdivision, to any recorded easements or rights of way, or those shown on the ground.

This being the same property conveyed to mortgagor by deed of Cesar A. Pagan, Jr., dated October 13, 1977, ~~to be recorded herewith.~~ AND RECORDED OCTOBER 13, 1977.



OCT 27 1981 1218

which has the address of 303 Roberta Drive Taylors 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 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

0261

4328 RV-2