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DONALD BANKER

MORTGAGE

BOOK 1567 PAGE 313

THIS MORTGAGE was made this 31st day of March 1982, between the Mortgagor, Michael W. Boiter (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").

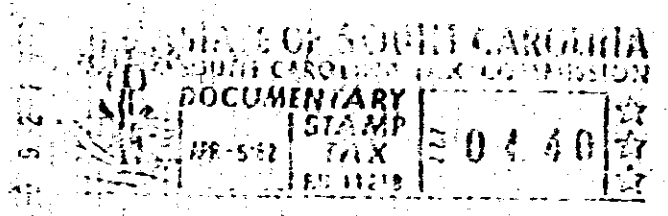
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 11,000.00 which indebtedness is evidenced by Borrower's note dated and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on April 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 piece, parcel or tract of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina at the intersection of Tanyard Road and State Park Road (S.C. Highway 22), containing 1.32 acres according to a plat of the property of Haygood Estate made by Clifford C. Jones, Engineer, May 7, 1970, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of S. C. Highway 22 and running thence along center of said Highway S, 58-29 E. 73.7 feet to a county road (Tanyard Road); running thence along the center of said road S. 23-44 W. 150.8 feet to an iron pin; thence continuing with said road S. 32-29 W. 150 feet to a point; running thence N. 55-33 W. 303.4 feet to an iron pin, the access road or drive, running thence N. 68-00 E. 355.8 feet to an iron pin at S.C. Highway 22, the beginning corner.

~~This is the same property conveyed to the grantor and the grantee herein by deed recorded in Deed Book 1017, at Page 353 in the RMC Office for Greenville County.~~ Said property being the same conveyed to mortgagor herein by deed of Donna L. Boiter, recorded 1/28/76, in Vol. 1030 page 764.



which has the address of Route 5, Buckhorn Road Greenville, S. C. South Carolina 29609 (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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