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MORTGAGE

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THIS MORTGAGE is made this 27th day of July 1982 between the Mortgagor, Robbie A. Boyd and Ellis Boyd, Jr. (herein "Borrower"), and the Mortgagee, SOUTHERN DISCOUNT COMPANY, INC., a corporation organized and existing under the laws of SOUTH CAROLINA whose address is Mauldin Square, Mauldin, South Carolina 29662. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 7,277.36 which indebtedness is evidenced by Borrower's note dated 1982 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 :

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 in the State of South Carolina, County of Greenville, being known and designated as Lot No. 19 on Plat of Meadow Acres, Section II, recorded in the RMC Office for Greenville County in Plat Blk 5D at page 11 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Kennel Court at the joint front corner of Lots No. 18 and 19 and running thence along said Kennel Court, S. 45-15 W., 108 feet to an iron pin at the joint front corner of Lots No. 19 and 20; thence with the joint line of said lots, N. 44-45 W., 240 feet to an iron pin; thence N. 45-15 E., 108 feet to an iron pin; thence S. 44-45 E., 240 feet to an iron pin on Kennel Court, being the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed from Jimmy C. Langston, dated October 4, 1974, and recorded in the RMC Office, Greenville County, in Deed Book 1008 at page 67 on October 9, 1974.

This conveyance is subject to restrictive covenants of record, set back lines, road or passageways, easements and rights of way, if any, affecting the above described property.

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which has the address of 19 Kennel Court Simpsonville South Carolina 29681 (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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