12/07/93 of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on To secure to I ender the repayment of the indebtedness evidenced by the Note, with interest thereon, together with all extensions, renewals or modifications thereof, 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 Counts of Greenville State of South Carolina ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, on the Northerly side of Stonehedge Drive, being shown and designated as Lot Number 58 on plat of Foxcroft, Section I, as recorded in Plat Book 4-F at Pages 2,3 & 4 in the RMC Office for Greenville County and having, according to said plat, The metes and bounds, to-wit: following

BEGINNING at an iron pin on the Northerly side of Stonehedge Drive, said pin being the joint front corner of Lots 57 & 58, and running thence with the common line of said lots, N 3-49 W 165 feet to an iron pin, the joint rear corner of said lots; thence, N 86-11 E 130 feet to an iron pin, the joint rear corner of Lots 58 & 59; thence with the common line of said lots, S 3-49 E 165 feet to an iron pin on the Northerly side of Stonehedge Drive; thence with the Northerly side of said Drive, \$ 86-11 W 130 feet to an iron pin, the point of beginning.

continued

which has the address of

9 Stonehedge Drive

South Carolina

Dollars, which indebtedness is evidenced by Horrower's note dated

\_\_ therein "Property Address");

(herein "Note"), providing for monthly installments

(State and Zip Code) To have and to hold unto Lender and Lender's successors and assigns, torever, together with all the improvements now or hereafter erected on the property, and all fixtures now or hereafter attached to the property, all of which including replacements and additions thereto, shall be deemed to be and remain in a part of the property covered by this Morigage, and all of the foregoing, together with said property are herein referred to as the "Property"

Borrower and Lender covenant und agree as follows 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note,

prepayment and late charges as provided in the Note 2. Insurance. Birrower shall keep all improvements on said land, now or hereafter erected, constantly insured for the benefit of the Lender against loss by tire windstorm and such other casualties and contingencies, in such manner and in such companies and for such amounts, not exceeding that amount necessary to pay the sum secured by this Mortgage, and as may be satisfactory to the Lender. Birrower shall purchase such insurance, pay all premiums therefor, and shall deliver to Lender such policies along with coldence of premium payment as long as the note secured hereby remains unpaid. If Borrower fails to purchase such insurance, pay the premiums therefor or deliver said policies along with evidence of payment of premiums thereon, then Lender, at his option, may purchase such insurance. Such amounts paid by Lender shall be affect to the Note secured by this Mortgage, and shall be due and payable upon demand by

3. Taxes. Assessments, Charges. Borrower shall pay all taxes, assessments and charges as may be lawfully levied against the Property within thirty (30) days after the same shall become due. In the event that Borrower fails to pay all taxes, assessments and charges as herein required, then Lender at his option, may pay the same and the amounts paid shall be added to the Note secured by this Mortgage, and shall be due and payable upon demand by Borrower to

4. Preservation and Maintenance of Property. Burrower shall keep the Property in good repair and shall not commit waste or permit impairment or determention of the Property

5. Transfer of the Property: Due on Safe, It the Borrower sells of transfers all or part of the Property or any rights in the Property, any person to whom the Borrower sells or transfers the Property may take over all of the Borrower's rights and obligations under this Mortgage tknown as an "assumption of the Mortgage sif certain conditions are met. Those conditions are

( ) Bierower given Lender notice of sale or transfer

B i bender agrees that the person qualities under its then usual credit criteria

(C) Ele person agrees to pay interest on the amount owed to Lender under the Note and under this Mortgage at whatever rate Lender requires, and

(1) The person signs an assumption agreement that is acceptable to I emfer and that obligates the person to keep all of the promises and agreements

made in the Note and in this Mortgage I It the Borrower sells or transfers the Property and the conditions in A. B. C. and D of this section are not satisfied, Lender may require infmediate payment in N reli of the Note, foreglose the Mortgage, and seek any other remed, allowed by the law. However, Lender will not have the right to require immediate payment O in tall or any other legal remeds as a result of certain transfers. These transfers are

10 the creation of bens or other claims against the Property that are inferior to this Mortgage such as other mortgages, materialman's liens, etc.,

(iii) a transfer of rights in household appliances, to a person who provides the Borrower with the money to bus these appliances, in order to protect

that person against possible losses. into a transfer of the Property to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law, and

first leaving the Property for a term of three (3) years or less, as long as the lease does not include an option to buy

6. Warranties. Borrower covenants with Lender that he is seized of the Property in fee simple, has the right to convey the same in fee simple, that title is marketable and tree and clear of all incumbrances, and that he will warrant and defend the title against the lawful claims of all persons whomsoever, except for the exceptions hereinafter stated. Title to the Property is subject to the following exceptions

continued

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This is the same identical property conveyed to the mortgagor by Wayne L. Hood and Nancy J. Hood by deed dated June 12, 1974 recorded in the deed book 1001 page 152 in the RMC Office of Greenville County.