## MORTGAGE

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:

AII, that lot of land in Greenville County, State of South Carolina, being known as Lot No. 4 on a plat of Lakeview Terrace, Section I, recorded in Plat Book CCC at page 167, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Lakeview Drive at the joint front corner of Iot No. 4 and 5 and running thence along the line of Iot No. 5 N. 7-03 E. 170 feet to a branch; thence along said branch as the line to the rear corner of Iot No. 3; thence with the line of Iot No. 3 S. 2-07 E. W. 01.6 feet to the point on the northern side of Lakeview Drive; thence with the northern side of Lakeview Drive, S. 88-25 E. 100 feet to the point of beginning.

This is that property conveyed to Mortgagor by deed of James L. Shetley recorded April 12, 1966 in the RMC Office for Greenville County, South Carolina, in Deed Book 796 at Page 93.

This is a second mortgage junior to that of American Federal (United Federal) Bank, as recorded February 3, 1978 in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1422 at Page 606 in the original amount of \$21,000.00.

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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