

MORTGAGE

Book 1637 Page 122

THIS MORTGAGE is made this 6th day of May 1983, between the Mortgagor, Glenn K. Gravley and Cheryl T. Gravley (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

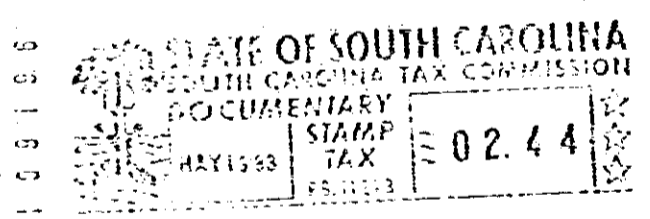
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 6,091.44 which indebtedness is evidenced by Borrower's note dated May 6, 1983 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on May 15, 1988.

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 and tract of land with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, near the City of Greenville and located on the south side of Long Forest Drive and being known and designated as Lot No. 40 on plat of property of Nabors & Bridges recorded in the Greenville County RMC Office in Plat Book "0" at Page 195, reference to said plat being herewith craved for a more particular description of the property conveyed hereby. This being the same property conveyed to the Grantors by deed of Harold D. Porter, dated June 29, 1965, recorded in the Greenville County RMC Office in Deed Bpok 776, Page 533.

THIS conveyance is made subject to restrictive covenants, all rights of ways, easements and setback lines of record and as shown on recorded plats and specifically including sewer right of way held by Berea Public Service District across the rear and side lot lines of the within property.

As part of the consideration of this conveyance, the Grantees assume and agree to pay the balance due on that certain mortgage held by General Mortgage Company (Cameron-Brown Company) dated May 17, 1962 in the original amount of \$9,500.00, which mortgage is recorded in the Greenville County RMC Office in Real Estate Mortgage Book 890 at Page 311, the present balance thereon being \$7,283.81.

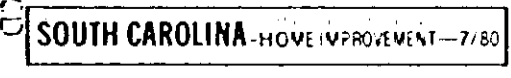


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which has the address of 17 Long Forest Drive Greenville South Carolina 29609 (herein "Property Address");

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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