

1074-323

MORTGAGE

THIS MORTGAGE is made this 18th day of July 1984 between the Mortgagor, Ruby A. Giles, Unmarried (herein "Borrower"), and the Mortgagee, Freedlander, Inc. The Mortgage People, Virginia, a corporation organized and existing under the laws of Virginia whose address is 4020 West Broad Street, Richmond, Virginia 23230 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the amount of U.S. \$ 34774.80 which indebtedness is evidenced by Borrower's note dated July 18, 1984 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 July 24, 1994;

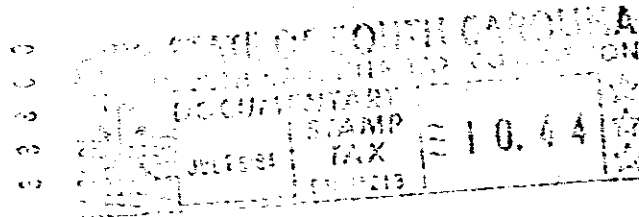
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. 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 lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 8 on a plat of Poplar Circle of record in the Office of the R.M.C. for Greenville County in Plat Book QQ at Page 183, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNINAT at an iron pin on the northwest side of Nandina Avenue, joint front corner of Lots 7 and 8, and running thence with the common line of said lots, N. 70-32 W. 217.4 feet to an iron pin; thence N. 4-0 W. 65.3 feet to an iron pin; thence S. 70-32 E. 243.14 feet to an iron pin on the northwest side of Nandina Avenue; thence along Nandina Avenue, S. 19-28 W. 60 feet to the point of beginning.

This is the same property conveyed to the Mortgagor by deed of Robinson Construction Company, Inc., recorded in the Office of the R.M.C. for Greenville County in Deed Book 801 at Page 501.

This mortgage is second and junior in lien to that mortgage in favor of Collateral Investment Company in the original amount of \$11,000, recorded in Mortgage Book 1121 at Page 33 on March 27, 1969 in the Office of the R.M.C. for Greenville County.



which has the address of 15 Nandina Drive Greenville South Carolina 29605 (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

SOUTH CAROLINA