

MORTGAGE

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THIS MORTGAGE is made this 31st day of October 1984 between the Mortgagor, William Talbot Carter and Janet A. McGrath Carter of South Carolina a corporation organized and existing under the laws of the State of South Carolina whose address is Suite 205, Heaver Plaza, 1301 York Road, Lutherville, Maryland 21093 (herein "Lender").

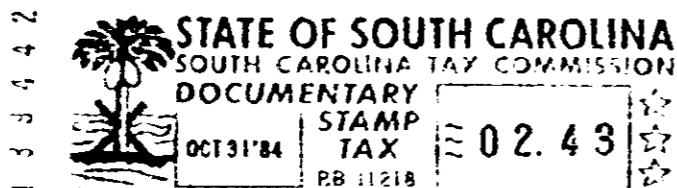
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 8,022.50 which indebtedness is evidenced by Borrower's note dated October 31, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on November 15, 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 certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, at the northeastern corner of the intersection of Rockwood Drive and Frontus Street, and being known and designated as Lot No. 68 according to a plat of Rockwood Park prepared by Pickell & Pickell, Engineers, dated August, 1948, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book S at Pages 168 and 169, with reference to said plat being hereby craved for the metes and bounds description of said lot.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above described property.

This is the identical property conveyed to the Mortgagors by Gordon D. Seay and Diane H. Seay by Deed dated July 31, 1978, recorded in Deed Book 1084 at Page 455 in the R.M.C. Office for Greenville County.



which has the address of 144 Rockwood 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

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