

MORTGAGE

Nov 28 2 01 PM '84

DONNIS MORTGAGE COMPANY made this 23rd day of November 1984 before the Mortgagor, Carolyn M. Watts (herein "Borrower"), and the Mortgagee, Freedlander, Inc. The Mortgage People 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. \$ 33200.40 which indebtedness is evidenced by Borrower's note dated November 23, 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 28, 1994;

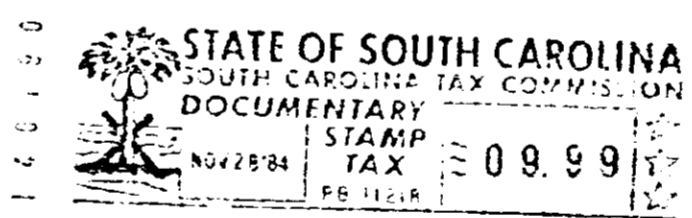
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. 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 with all improvements thereon situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 87, Alpha Drive, as shown on plat of Kennedy Park recorded in the RMC Office for Greenville County in Plat Book JJJ, page 179, and having the following metes and bounds, to wit:

BEGINNING at point on Alpha Drive, joint front corner Lots 86 & 87, and running thence along joint line of said lots S. 2-24 W. 133 feet to point; thence turning and running N. 87-18 W. 75 feet to point; thence turning and running along joint line of Lots 87 & 88, N. 2-24 E. 133 feet to point on Alpha Drive; thence along said drive S. 87-18 E. 75 feet to point of beginning.

This being same property conveyed to Mortgagor herein by deed of Secretary of Housing and Urban Development recorded March 16, 1976, in Deed Book 1033, page 110.

This mortgage is junior in lien to that certain mortgage in favor of Carolina National Mortgage Investment Company in original sum of \$13,900.00 recorded March 16, 1976, in Mortgage Book 1362, page 540.



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which has the address of 9 Alpha 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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