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MORTGAGE

Lutherville, Maryland 21093 (herein "Lender").

WHEREAS. Borrower is indebted to Lender in the principal sum of U.S. \$ 20, 347...50....... which indebtedness is evidenced by Borrower's note dated ...June. 7, . 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 June .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 situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina on the northern side of Longview Terrace and being known and designated as Lot No 44 on plat of Forrest Heights Subdivision recorded in the RMC Office for Greenville County in Plat Book P at Page 71 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This is the same property conveyed to the Grantors herein by the Deed of Claude E. Draper and Martha L. Draper, said Deed being recorded in the RMC Office of Greenville County in Deed Book 1108 at Page 500.

This mortgage is a second mortgage junior to that given to Fidelity Federal Savings and Loan Association (now American Federal) said mortgage being in the original amount of \$42,000.00, being recorded in the RMC Office for Greenville County in Mortgage Book 1475 at Page 752.

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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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SOUTH CAROLINA-HOME IMPROVEMENT-1/80-FINAL/FINING UNIFORM INSTRUMENT