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MORTGAGE

Whereas, Borrower is indebted to Lender in the principal sum of Seventeen thousand three. hundred eighty-two and 06/100ths Dollars, which indebtedness is evidenced by Borrower's note dated. April 29, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1st, 1995.

To Secure to Lender (a) 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, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), 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 State of South Carolina, County of Greenville, being known and designated as Lot 58, Hudson Road, Pelham Estates, Section I, according to a plat prepared by C. O. Riddle, RLS, dated July, 1966, and being recorded in the RMC Office for Greenville County, S. C. in Plat Book PPP at Page 29 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Hudson Road, joint front corner of Lots No. 57 and 58 and running thence S. 58-05 E. 200 feet to an iron pin; thence running S. 31-55 W. 180 feet to an iron pin; thence running S. 58-05 W. 200 feet to an iron pin on the eastern side of Hudson Road; thence with said road N. 31-55 E. 180 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to the Mortgagors herein by deed of Wilma Rae Miller, dated April 29, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1124 at Page 788 on 29. 1980.

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 casements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 herein 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA -- I to 4 Family 6, 75 -- FNMA/FHLMC UNIFORM INSTRUMENT

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