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MORTGAGE

BOOK 1524 PAGE 335

THIS MORTGAGE is made this 13th day of November 1980, between the Mortgagor, Kenneth David Reid and Judy Oliver Reid (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina whose address is 107 Church Street, Greer, South Carolina, 29651 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 5,000.00 which indebtedness is evidenced by Borrower's note dated November 13, 1980 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 1st, 1984;

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: in Chick Springs Township, lying on the west side of Beverly Lane, (formerly Wood St) being all of Lots Nos. 12 and 13 on a plat of property made for J. T. Smith, and R. L. Wood and Southern Land Auction Company, in 1919, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at the joint corner of Lots Nos. 13 and 14 on said plat on the west side of Beverly Lane, and runs thence N. 12-15 E. with said street, 119 feet to a point; thence N. 16-20 E. 37 feet to joint corners of Lots Nos. 11 and 12; thence N. 81-30 W. 201 feet to a point; thence S. 13-50 W. 114 feet to the point; thence S. 70 E. 203 feet to the beginning corner.

This conveyance is subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is the same property conveyed to Mortgagors by deed of Claude Wilson, recorded in RMC Office for Greenville County on October 1, 1976, in Deed Book 1043 page 839.

This is a second mortgage.

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which has the address of 104 Beverly Lane, Greer South Carolina 29651 (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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