MORTGAGE

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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 ofGreenville....., State of South Carolina:

Beginning at a point on the Northwest side of Douglass Avenue at the corner of the lot recently conveyed to Paul and Hattie Jones and running thence with their line N. 78.45 W 92 feet at the corner of said Jones lot; thence still along the line of that lot S 10.30 W. 101.4 feet; thence S 85.15 W 86 feet; thence N 12.30 E 156 feet; thence S 75 E 85.3 feet; thence S 79.30 E 84 feet to the Northwest side of Douglass Avenue, thence along said Avenue S 11.15 W 39 feet to the beginning corner.

Also any and all right, title and interest I have in the alley running along the line S 85.15 W of the above lot.

Derivation: Estate of Melinda Austin, Filed in Greenville County, 3-5-1976, Apt 1506File 21.









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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