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LANKERSLEY
S.M.C.

MORTGAGE

THIS MORTGAGE is made this .. 29th .. day of .. January ..
19. 82 .. between the Mortgagor... Benny Jeff Atkins & Paula Lee Atkins ..
..... (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").

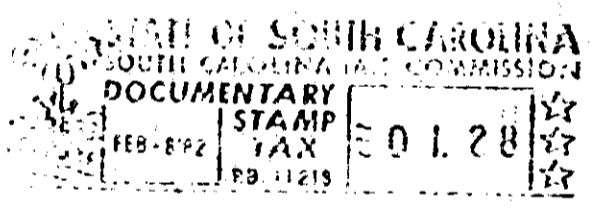
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$.. 3,200.00 ..
which indebtedness is evidenced by Borrower's note dated .. January 29, 1982 .. and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness,
if not sooner paid, due and payable on .. February 1, 1985 .. ;

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, situate, lying and being on the northeastern
edge of Anderson Ridge Road, Greenville County, South Carolina, being shown and de-
signated as a 1.0 acre tract on a Plat entitled "Property of Benny Jeff Atkins",
dated November 7, 1977, prepared by Freeland & Associates, recorded in the RMC Office
for Greenville County in Plat Book 6-K, at Page 22, and having, according to said
Plat, the following metes and bounds:

BEGINNING at a nail and cap 103.5 feet northwest from the intersection of Circle Road
and Anderson Ridge Road, and running thence with the center line of Anderson Ridge
Road, N 46-33 W, 222.3 feet to a nail and cap; thence with the center line of a creek
as the property line, the traverse of which is 67-10 E, 127.8 feet; thence N 65-42 E,
55.6 feet; thence N 37-35 E, 93.7 feet to an iron pin; thence S 28-02 E, 190.6 feet
to an iron pin; thence S 49-30 W, 202.3 feet to a nail and cap on Anderson Ridge Road,
the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Rufus B. Atkins
and Louise G. Atkins, recorded November 9, 1977, in Deed Book 1068, at Page 178.



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which has the address of .. Rt. 5 Anderson Ridge Road .. Greer ..
[Street] [City]
South Carolina .. 29651 .. (herein "Property Address");
[Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the im-
provements 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 in-
debtedness 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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