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## **MORTGAGE**

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ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being on the southeastern side of Broadford Road, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 157 on plat of Del Norte Estates, Section No. 4, recorded in the RMC Office for Greenville County, S. C. in Plat Book WWW, at Pages 32 and 33, and being described more particularly according to plat of Eugene J. Godbold, Jr. and Belinda R. Godbold, prepared by Freeland & Associates, dated June 26, 1979, and recorded in Plat Book 7-H, at Page 87, to-wit:

BEGINNING at an iron pin on the southeastern side of Broadford Road, at the joint front corner of Lots Nos. 157 and 158 and running thence along said road, N. 42-59 E. 95 feet to an iron pin at the joint front corner of Lots Nos. 156 and 157; thence along the common line of said lots, S. 48-24 E. 140.1 feet to an iron pin at the joint rear corner of said lots; thence S. 42-59 W. 95 feet to an iron pin at the joint rear corner of Lots Nos. 157 and 158; thence along the common line of said lots, N. 48-24 W. 140.1 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Richard H. Crow and Shirley M. Crow, dated July 6, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1152, at Page 403, on July 27, 1981.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
RB. 11218

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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 planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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