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TRAILS INCOMES TO

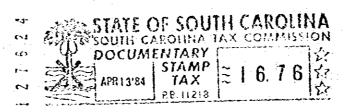
MORTGAGE

BARTER DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DE LA CONTRA DEL CONTRA DELA CONTRA DEL CONTRA DE

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$.41.854.50 which indebtedness is evidenced by Borrower's note dated . April 9, 1984 and extensions and renewals thereof (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 1.15, 1994

ALL that certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, on the southern side of Dameron Avenue, being known and designated as Lot No. 8 on a plat of Gower Estates, Section F, prepared by R. K. Campbell, Surveyor, dated November, 1965, and recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book JJJ, at Page 99, reference to said plat being hereby craved for a metes and bounds description of said lot.

This is the same property conveyed to the Mortgagors herein by Deed from O. Hugh Wright and Sara P. Wright dated August 18, 1977 and recorded in the R.M.C. Office for Greenville County in Deed Book 1063 at Page 37.



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.

SOUTH CAROLINA - HOME IMPROVEMENT -1/80-FNMA/FHLMC UNIFORM INSTRUMENT - Modified 6/83