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All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 27 as shown on a plat of Carter's Grove \$2 recorded in Plat Book 4-R at Page 100, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Westover Place at the joint front corner of Lots 26 and 27, and running thence with the joint line of said lots N. 80-19 W. 121.71 feet to an iron pin; thence N. 4-28 E. 127.9 feet to an iron pin at the joint rear corner of Lots 27 and 28; thence with the joint line of said lots, N. 65-38 E. 93.8 feet; thence with the western side of Westover Place, the following courses and distances: S. 19-22 E. 50 feet to an iron pin, S. 7-12 E. 50 feet to an iron pin, and S. 1-07 E. 90 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Harold L. Jones and Patricia B. Jones recorded in the Office of the RMC for Greenville County on July 16, 1979, in Mortgage Book 1169 at Page 556.

This mortgage is second and junior in lien to that certain mortgage in favor of Lincoln Home Mortgage Company (assigned to Engel Mortgage Company, Inc.) in the original amount of \$53,200 recorded in the Office of the RMC for Greenville County on March 30, 1977, in Mortgage Book 1393 at Page 77.

South Carolina29615 (herein "Property Address"); [Zip Code]

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

SOUTH CAROLINA

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