MORTGAGE

vec 1070 44779

ALL that certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, on the Eastern side of Overbrook Road, and being known and designated as Lot No. 3 and a portion of Lot No. 2 as shown on plat of Tract No. 1 of the property of Overbrook Land Company, recorded in the RMC Office for Greenville County, S. C. in Plat Book J, at Page 81, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Eastern side of Overbrook Road, at the joint front corner of Lots Nos. 3 and 4, as shown on plat of Overbrook Land Company, and running thence along the line of Lot No. 4, S. 77-58 E. 150 feet to an iron pin on the Western side of Briarcliff Drive; thence along the Western side of Briarcliff Drive, N. 24-27 W. 100 feet to an iron pin; thence through Lot No. 2, N. 88-25 W. 96.8 feet to an iron pin on the Eastern side of Overbrook Road; thence along the Eastern side of Overbrook Road, S. 05-15 E. 3 feet to an iron pin; thence continuing along Overbrook Road, S. 08-28 W. 60 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Gary D. Streetman, dated February 10, 1977, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1050, at Page 836, on February 10, 1977.

which has the address of ... 606. Overbrook Road Greenville

[Street] [On]

South Carolina ... 29607 (herein "Property Address"):

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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