

**MORTGAGE**

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SOUTH CAROLINA  
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THIS MORTGAGE is made this 22nd day of October 1984 between the Mortgagor, Thelma M. Carter, (herein "Borrower"), and the Mortgagee, Freedlander, Inc., a corporation organized and existing under the laws of Virginia whose address is 4020 West Broad Street, Richmond, Virginia 23230 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the amount of U.S. \$ 21,685.20 which indebtedness is evidenced by Borrower's note dated October 22, 1984 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 October 26, 1994;

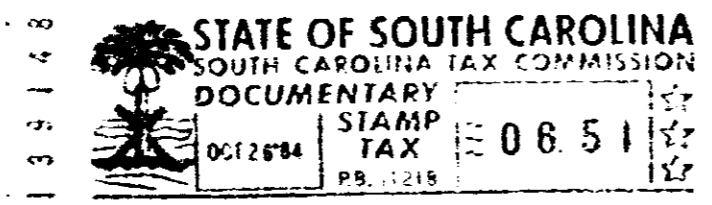
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. 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 certain piece, parcel or lot of land situate, lying and being in County of Greenville, State of South Carolina, and according to plat prepared of said property by Carolina Surveying Company, February 20, 1978, and which said plat is recorded in RMC Office for Greenville County in Plat Book 6-Q, page 5, and having the following courses and distances, to wit:

BEGINNING at railroad spike in or near center of Riverbend Road, joint corner of property now or formerly belonging to Patricia Parker Lawton, and running thence with Lawton line S. 14-35 E. 593.2 feet to iron pin in line of property now or formerly belonging to Louise Dial; thence running with Dial line N. 73-30 E. 220 feet to iron pin; thence N. 14-05 W. 589.7 feet to railroad spike in or near center of Riverbend Road; thence running with said Road S. 74-26 W. 225 feet to Railroad spike in or near center of said road, point of beginning.

This being same property conveyed to Mortgagor herein by deed of Joe C. Poole recorded June 9, 1978, in Deed Book 1080, page 871.

This mortgage is junior in lien to that certain mortgage in favor of Poinsett Federal Savings & Loan Association in original sum of \$37,000.00 recorded June 13, 1978, in Mortgage Book 1434, page 955.



which has the address of Route 3, Riverbend Road Greenville South Carolina 29611 (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 seized 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

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