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NOV 13 10 13 AM '80  
SOUTH CAROLINA

**MORTGAGE**

BOOK 77 PAGE 775  
BOOK 1524 PAGE 335

THIS MORTGAGE is made this 13th day of November 1980 between the Mortgagee Kenneth David Reid and Judy Oliver Reid (herein "Borrower") and the Mortgagee GREER FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of South Carolina whose address is 107 Church Street, Greer, South Carolina, 29651 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 5,000.00 which indebtedness is evidenced by Borrower's note dated September 13, 1980 and extensions and renewals thereof therein "Note", providing for monthly installments of principal and interest with the balance of indebtedness.

This is a second mortgage.

*Consolidated  
Home & Building  
Trust*

PAID AND CANCELLED  
*Three Federal Savings & Loan  
Same As First Federal Savings and Loan  
Association of South Carolina*  
*Nancy C. Whitman  
August 19, 1982*  
Witness *Emily H. Hays*

Bozeman, Crayson & Smith, Attorneys

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which has the address of 107 Beverly Lane, Greer South Carolina 29651 (herein "Property Address").

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all improvements now or hereafter erected on the property, and all easements, rights, appurtenances and remedies, 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 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, 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 therein "Funds") equal to one twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA - HOME IMPROVEMENT - L-10 - FROM PUBLIC UTILITY INSTRUMENT

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