REGULATION NO. 22 COMPLIED WITH GREENVILLE CO. S. C.

Hay 25 4 on PH '73

BOOK 1278 PAGE 567

## "MÖRTGAGE

THIS MORTGAGE is made this	
(herein "Borrower"	'),
and the Mortgagee,James Financial Corporation, a corporati	on
organized and existing under the laws of the State of Ohio , whose addresses and existing under the laws of the State of Ohio , whose addresses are the state of Ohio	988
is 1707 Cleveland Avenue, N. W., Canton, Ohio (herein "Lender"	
Whereas, Borrower is indebted to Lender in the principal sum of Twenty. Thousand	
Four Hundred (\$20, 400, 00) Dollars, which indebtedness is evidenced by Borrower's note	
even date herewith (herein "Note"), providing for monthly installments of principal and interest	
with the balance of the indebtedness, if not sooner paid, due and payable on June.1,2003	
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To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with inter-	
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith	
protect the security of this Mortgage, and the performance of the covenants and agreements	
Borrower herein contained, and (b) the repayment of any future advances, with interest there	
made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"	
Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assignment as a successor and assignment of the successor and assignment	
the following described property located in the County ofGreenville, State	of

All that piece, parcel or lot of land in the State of South Carolina, County of Greenville, in Oneal Township, being known as Lot No. 8 of the Ponder Rosa Village Subdivision as shown on a plat recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book 4-R, at Page 27.

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, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 in the event this Mortgage is on a leasehold) are herein 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any casements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Rorrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA-HILMC-1/72-1 to 4 family