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THIS MORTGAGIS is made this ERSORY. day of February.

19. 81. between the Mortgagon C. Benny L. Beacham and Shirley G. Beacham (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. S. Ten. Thousand .and .na/100, which indebtedness is evidenced by Borrower's note dated .February. .20., .1981. 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 ... February. 1, ..1989...........;

All that piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 82 on plat of Devenger Place, Section 3, recorded in Plat Book 5 D at page 99 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed by Premier Investment Co., Inc. by deed recorded July 16, 1979 in Deed Book 1106 at page 722.

The within mortgage is junior in lien to the mortgage of South Carolina Federal Savings and Loan Association, recorded in Mortgage Book 1426 at page 726 in the original amount of \$45,200.00

which has the address of ...11.3 . Hedgewood . Terrace., . Route. .4, . Greer., . S. . . C. . . 29651....,

South Carolina . . . . . . . . . . . . . . . . . . (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

SOUTH CAROLINA - HOME IMPROVEMENT - 1, 80 - FNMA/FHLMC UNIFORM INSTRUMENT

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THE RESERVE