if not sooner paid, due and payable on ... March 1, 1993

200-1535 448385

THIS MORTGAGE is made this. 17th day of March

19.81 between the Mortgagor. William Earl West and Shirley L. West

(herein "Borrower"), and the Mortgagee. GREER FEDERAL SAYINGS

AND LOAN ASSOCIATION a corporation organized and 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 20,000,00

which indebtedness is evidenced by Borrower's note dated Narch 17, 1981 and extensions and renewals thereof therein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness,

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, approximately in the west of Fairview Church on the northeast side of Suber Road, containing .74 acre, more or less, and being bounded on the west by J.J. Hinds, Jr., on the north and east by other lands of Murphree C. Donnan, and on the south by Suber Road, and having the following metes and bounds, to-wit:

BEGINNING at a nail in center of Suber Road (iron pin back at 20 feet), and running thence along and with Suber Road, S. 58-45 E. 100 feet and continuing with Suber Road, S. 52-45 E. 60 feet to nail in Suber Road (iron pin back at 22 feet), and running thence N. 37-07 E. 222 feet to an iron pin; thence N. 68-43 W. 166 feet to an iron pin; thence S. 37-35 W. 186 feet to the beginning corner.

This being the same property conveyed to mortgagors herein by deed of Murphree C. Donnan, dated April 18, 1972 and recorded in Deed Book 941, Page 523, R.M.C. Office for Greenville County.

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 - HOVE IMPROVEMENT - 1:80 - ENMAFRIME UNIFORM INSTRUMENT

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