

MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in Paris Mountain Township near the City of Greenville in the County of Greenville, State of South Carolina on the southwestern side of Aiken Circle, being known and designated as all of Lot No. 17 and the northernmost 25 feet of Lot No. 18 of a subdivision of the property of the Berea Realty Company, as shown on plat therof prepared by John C. Smith and J. Coke Smith, Surveyors, in March, 1952 and recorded in the R.M.C. Office for Greenville County in Plat Book BB at page 37, and known as the property of James Gary Garland and Janis B. Garland by plat prepared by Carolina Surveying Company recoeded in the R.M.C. Office for Greenville County, in Plat Book 4M at page 129, said lot having such metes and bounds as shown on said later plat.

BBING the same property conveyed to the Mortgagors herein by deed of B & W Aerials, said deed being dated of even date. $-\sqrt{16.1977}$.



South Carolina ... 29.611 (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-7/80

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