## **MORTGAGE**

BOOK 1576 PAGE 297

THIS MORTGAGE is made this

19 th

82 between the Mortgagor, Douglas Alan Parrish and Heather H. Parrish

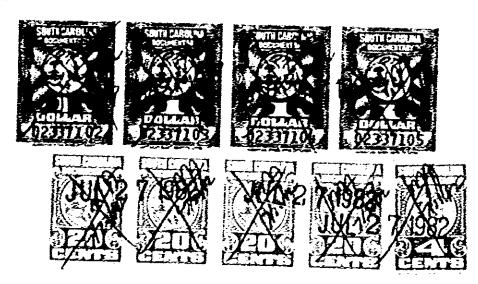
(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS. Borrower is indebted to Lender in the principal sum of U.S. 5 Twelve thousand and no/100---(12,000.00) which indebtedness is evidenced by Borrower's note dated ... July 19, 1982 ... 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 ... July 15, 1992 .......

BEGINNING at an iron pin on the southeasterly side of Crosscreek Lane at the joint front corner of Lots 35 and 36 and running thence with the line of Lot 35 S 48-00-50 E 130' to an iron pin; thence N 80-15-20 E 78.49' to an iron pin; thence N 25-02 E 38.17' to an iron pin; thence N 48-00-50 W 165' to an iron pin on Crosscreek Lane; thence with Crosscreek Lane S 41-59-10 W 95' to the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of H. Darrell Young and Brenda Ann K. Young of even date herewith. Said property was conveyed to the Youngs by deed of the Ervin Company dated March 16, 1973, and recorded April 4, 1973, in Deed Book 971 at page 755.



South Carolina .... 29607..... therein "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

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