1317 na 210

SECTION THE CONTRACTOR

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, near the City of Greenville, on the east side of E Street, in Section No. 6 of Judson Mills Village, being known and designated as Lot No. 26 as shown on a plat of Section 6 of Judson Mills Village, made by Dalton & Neves, Engineers, in November, 1941, which plat is recorded in the RMC Office for Greenville County, S. C. in Plat Book K, at Pages 106 and 107, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the East side of E Street, at the joint front corner of Lots Nos. 25 and 26, and running thence with the line of Lot No. 25, N. 88-23 E. 130 feet to an iron pin at the corner of Lot No. 106; thence with the line of Lot No. 106, S. 1-37 E. 70 feet to an iron pin in the line of Lot No. 106 at the joint rear corner of Lots Nos. 26 and 27; thence with the line of Lot No. 27, S. 88-23 W. 130 feet to an iron pin on the east side of E Street; thence with the east side of E Street, N. 1-37 W. 70 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of George E. Richardson, III, dated May 23, 1977, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1057, at Page 117, on May 23, 1977.

DOCUMENTARY TAX COMPISSION TAX COMPI

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 precord.

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 planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

SOUTH CAROLINA -HOMEIMPROVEMENT-1-80-FNMA/FHLMC UNIFORMINSTRUMENT - Modified 6-83