GREENVILLE CO. MORTGAGE HAR 2 3 03 PH '84

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ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southeastern side of Waters Avenue in the City of Greenville, Greenville County, South Carolina being known and designated as all of lot no. 24 and a portion of lot no. 25 as shown on a plat of Pickwick Heights made by Dalton & Neves dated March, 1950, recorded in Plat Book X at Page 141, and having according to a more recent survey thereof made by R. W. Dalton dated September, 1964, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Waters Avenue at the joint front corner of lots nos. 23 and 24 and running thence with the common line of said lots, S. 24-53 E. 131.5 feet to an iron pin; thence with the rear line of lots 28 and 27, S. 65-07 W. 105 feet to an iron pin in the rear line of lot no. 25; thence with a new line through lot no. 25, N. 24-53 W. 131.5 feet to an iron pin on the southeast side of Waters Avenue; thence with the southeast side of said Street, N. 65-07 E. 105 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of Santee Cureton, Jr. and Annie C. Cureton recorded January 30, 1984 in Deed Book 1205 at Page 380.

STATE OF SOUTH CAROLINA
SOUTH CAROUNA TAX COMMISSION
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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 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 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.

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