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THIS MORTGAGE is made this 23rd.	. day of November
19.84between hin Motigague, ShSLEYBoyce R.H.C (herein "B	Bowers and Lula B. Bowers orrower"), and the Mortgagee. Freedlander, Inc. a corporation organized and
The Mortgage People	a corporation organized and
existing under the laws of Virginia whose address is 4020 West Broad Stree	t, Richmond, Virginia 23230
whose address is	(herein "Lender").

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 Green ville..., State of South Carolina:

ALL that piece, parcel or lot of land with all improvements thereon situate, lying and being on northern side of Agnes Street at northwest corner of intersection of Agnes Street and Alma Avenue, being shown and designated as southern portion of Lot No. 5, Block C, on Plat of J. Edd Means property recorded in Plat Book J, pages 186 & 187, RMC Office for Greenville County, and having according to more recent plat prepared by C. O. Riddle, dated December 7, 1976, the following metes and bounds, to wit:

BEGINNING at iron pin on northern side of Agnes Street at joint front corner Lots 4 & 5, and running thence with common line of said lots N. 29-43 W. 90 feet to iron pin; thence with new line through Lot 5, N. 56-15 E. 113 feet to iron pin on southwestern side of Alma Avenue; thence with Alma Avenue S. 65-33 E. 92.2 feet to iron pin at intersection of Alma Avenue and Agnes Street; thence with northwestern corner of said intersection the chord of which is S. 5-02 E. 25.5 feet to iron pin on northern side of Agnes Street; thence with Agnes Street S. 60-17 W. 156 feet to point of beginning.

This being same property conveyed to the Mortgagors herein by deed of Raymond H. Norwood recorded December 30, 1976, in Deed Book 1048, page 788.

This mortgage is junior in lien to that certain mortgage in favor of Collateral Investment Company in original sum of \$19,950.00 recorded on December 30, 1976, in Mortgage Book 1386, page 295.

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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 in-

debtedness 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