MORTGAGE

24th

800x1582 PAGE 978

Douglas Alan Parrish and Heather E. 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. 19,078.64 which indebtedness is evidenced by Borrower's note dated. September 24, 1982 and extensions and renewals thereof therein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, ..... October 1, 1992

by deed of the Ervin Company dated March 16, 1973, and recorded April 4, 1973, in Deed Book 971 at page 755.

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which has the address of

. therein "Property Address"): South Carolina ...

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 No 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. N grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Sorrower 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 Pfull, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and