

Mortgagee's mailing address: P. O. Box 969, Greer, South Carolina 29651

S. C.

MORTGAGE

REC-1528 REC-400

THIS MORTGAGE is made this 23rd day of December 19 80 between the Mortgagor Wayne M. Hartman, same as Wayne Meredith Hartman (herein "Borrower"), and the Mortgagee GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina whose address is 107 Church Street, Greer, South Carolina, 29651 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 13,000.00 which indebtedness is evidenced by Borrower's note dated December 23, 1980 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 December 1, 1989:

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 Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the easterly side of Elaine Avenue (formerly Leasler Street), near the City of Greenville, S. C., and being shown as Lot No. 21 on the plat of Pine Brook as recorded in the RMC Office for Greenville County, S. C. in Plat Book Z at Page 148, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Elaine Avenue, joint front corner of Lots 21 and 23, and running thence along the common line of said lots N. 56-29 E. 150 feet to an iron pin; thence S. 33-31 E. 75 feet to an iron pin, joint rear corner of Lots 19 and 21; thence along the common line of said lots S. 56-29 W. 150 feet to an iron pin on the easterly side of Elaine Avenue; thence along said Avenue N. 33-31 W. 75 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of J. W. Cannon, Inc. dated January 17, 1959 and recorded January 19, 1959 in the RMC Office for Greenville County in Deed Book 615 at Page 35.

This is a second mortgage and is junior in lien to that mortgage executed to Sumner G. Whittier, Administrator of Veteran's Affairs, recorded in the R.M.C. Office for Greenville County on January 17, 1959 in Mortgage Book 772, at Page 393.

which has the address of 307 Elaine Avenue Taylor South Carolina 29687 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 seized 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 therein "Funds") equal to one twelfth of the yearly taxes and assessments (including condominium and

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