



**MORTGAGE**

THIS MORTGAGE was made this 16th day of September 1981 between the Mortgagor, Fannie Dirton and Juanita Dirton (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. \$ 7,661.75 which indebtedness is evidenced by Borrower's note dated September 16, 1981 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 October 1, 1998;

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: known and designated as lot #5 as shown on plat of property of J. C. Milford Estate, made September 1927 by Dalton & Neves, Engineers, which plat is recorded in the R. M. C. Office for Greenville County in Plat Book H page 121, and according to said plat, more particularly described as follows:

BEGINNING at an iron pin on the East side of Douglass Ave., corner of lot #6 shown on said plat, and running thence along line of lot #6, S. 81-50 E. 121.5 ft. to iron pin at rear joint corner of Lots #5 & #6; thence N. 12-50 E. 40 ft. to iron pin; thence N. 81-45 W. 122 ft. to iron pin on east side of Douglass Ave., thence along the East side of Douglass Ave, S. 11-15 W. 44 ft. to the point of beginning.

This being a portion of the property conveyed to Evelyn P. Gentry by James D. Shives by deed dated June 19th, 1945, recorded in the R. M. C. Office for Greenville County in Deed Book 276 page 436.



GCTO ----- NO 2 81 056

which has the address of 15 Dean Street, Greenville, South Carolina 29605 (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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SOUTH CAROLINA - HOME IMPROVEMENT - 7.82

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