



MORTGAGE

THIS MORTGAGE is made this 21st day of October 1982, between the Mortgagor, Howard N. Stein and Judith Stein, (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. \$ 8,174.28 which indebtedness is evidenced by Borrower's note dated October 21, 1982 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 November 10, 1987

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 lot of land in said County and State being shown as Lot 11 on Plat of Devenger Place, Section # 1, recorded in Play Book 4-X at Page 79, in the R.M.C. Office for Greenville County and fronting on Longstreet Drive having the following metes and bounds:

BEGINNING at an iron pin on the westerly side of Longstreet Drive at joint corner of Lot 10; S 14-23 E 80 feet to an iron pin; thence with lines of Lots 12 and 13, S 74-42 W 191.9 feet to an iron pin; thence N 2-36 E 115 feet to an iron pin; thence with line of Lot 10, N 85-16 E 160.5 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagor by deed of John G. Cheros as trustee, dated July 22, 1977, recorded July 25, 1977, in the R.M.C. Office for Greenville County.



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which has the address of 420 Longstreet Drive, Greer, South Carolina 29651 (herein "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 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

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