SUNT THE RESLEY OF AN ITS

MORTGAGE

va 1472 no. 733

ALL that certain piece, parcel or lot of land in Austin Township, Greenville County, State of South Carolina, in the City of Mauldin, and being known and designated as Lot No. 72 of a subdivision known as GLENDALE III, a plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 4R, at Pages 83 and 84 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northwestern side of Bangor Street at the joint front corner of Lots 71 and 72 and running thence with the northwestern side of Bangor Street N. 45-00 E. 110-feet to a point at the joint front corner of Lots Nos. 72 and 73; thence N. 45-00 W. 164-feet to a point at joint rear corner of Lots Nos. 72 and 73; thence S. 47-19 W. 110.1-feet to a point at the joint rear corner of Lots Nos. 71 and 72; thence S. 45-00 E. 168.4-feet to the point on the northwestern side of Bangor Street at the point of beignning.

This being the same property conveyed to the mortgagors by deed of even date herewith from Frank M. Riley, Jr. and Sharon B. Riley and being conveyed to Frank M. Riley, Jr. and Sharon B. Riley by deed of Rosamond Enterprises, Inc. as recorded in the R.M.C. Office for Greenville County in Deed Book 1031, at Page 634 on February 13, 1976.

"In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it."

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, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 herein 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family -6-75 ENMALEHEMS UNIFORM INSTRUMENT

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