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SONNIE S. LANE

MORTGAGE

THIS MORTGAGE is made by 23rd day of January 1981, between the Mortgagor, Mrs. Judy C. Wilson (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. \$ 7,000.00 which indebtedness is evidenced by Borrower's note dated 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 January 1, 1988;

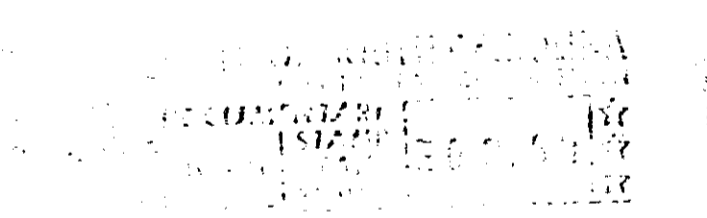
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, being known and designated as Lot No. 38, Geaniel Caldwell property, plat of which is recorded in the R.M.C. Office for Greenville County, in Plat Book X, at Page 1, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Ashmore Street at the joint front corner of Lots 37 and 38 and running thence with the joint line of said lots, N. 78 E., 176 feet to an iron pin; thence S. 10 E., 70 feet to an iron pin at the joint rear corner of Lots 38 and 39 and running thence with the joint line of said lots S. 78 W., 176 feet to an iron pin on the northeastern side of Ashmore Street and running thence with the said side of Ashmore Street N. 10 W., 70 feet to an iron pin the point of beginning.

This mortgage is junior in lien to that certain real estate mortgage to Greer Federal Savings & Loan Association dated May 13, 1977 and recorded in Volume 1397 of Real Estate Mortgages at Page 434.

This is the same property conveyed to the mortgagor herein by deed of Donald M. and Janice J. Morrow dated May 13, 1977 and recorded in the R.M.C. Office for Greenville County in Deed Book 1056 at Page 517.



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which has the address of 206 Ashmore Street 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 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 (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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