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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1538 PAGE 936

THIS MORTGAGE is made this 21st day of April 1981, between the Mortgagor, Lindsay O'Rear and Nedla B. O'Rear (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").

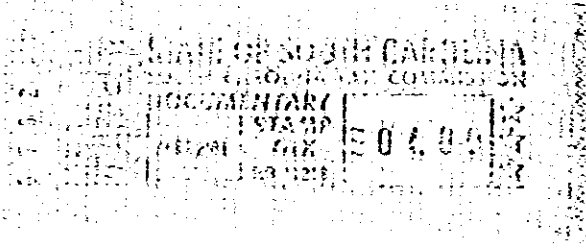
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 10,000.00 which indebtedness is evidenced by Borrower's note dated April 21, 1981 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on April 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 situate, lying and being in the State of South Carolina, County of Greenville, about three miles west from the City of Greer, on the west side of Badger Drive, and being shown and designated as Lot No. 35 on a survey entitled GROVELAND DELL SUBDIVISION, dated September, 1964, by H. C. Clarkson, Jr., R.L.S., and recorded in Plat Book "BBB" at page 73, RMC Office for Greenville County. Reference is hereby made to said plat for a more complete and accurate description.

This is a second mortgage, junior in lien to that certain mortgage given by Lindsay O'Rear and Nedla B. O'Rear to Greer Federal Savings and Loan Association on December 28, 1976 and being recorded in the RMC Office for Greenville County on December 28, 1976 in Mortgage Book 1386 at page 88.

This is the same property conveyed to the mortgagors by deed of A. L. Cannon recorded in the RMC Office for Greenville County in Deed Book 929 at page 447 on November 11, 1971.



which has the address of Route 3, Badger Drive, Taylors, South Carolina 29687 (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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