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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1547 PAGE 551

THIS MORTGAGE is made this 14th day of July 1981 between the Mortgagor, Andrew J. Farmer & Judith B. Farmer, Jr. (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 July 14, 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 July 1, 1989;

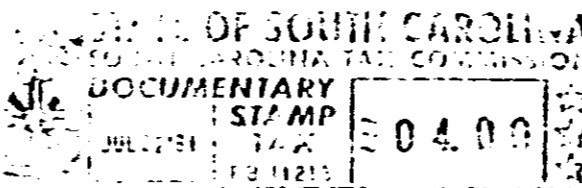
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 piece, parcel or lot of land situate, lying and being on the northern side of Fairhaven Drive near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 233 as shown on a plat of Orchard Acres, Section 4, prepared by Piedmont Engineers and Architects, dated May 1963 and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book YY at page 115, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the northern side of Fairhaven Drive at the joint front corner of Lots Nos. 232 and 233 and running thence with the line of Lot No. 232 N. 3-21 W. 235 feet to a point in a creek; thence with the creek as the line N. 74-32 E. 92 feet to an iron pin at the joint rear corner of Lots Nos. 233 and 234; thence with the line of Lot No. 234 S. 3-21 E. 254.3 feet to an iron pin on the northern side of Fairhaven Drive; thence with the northern side of Fairhaven Drive S. 86-39 W. 90 feet to the point of beginning.

The premises hereinabove described are conveyed subject to any applicable recorded restrictions, easements, rights of way and zoning ordinances.

This is the identical property conveyed to Andrew Jackson Farmer, Jr. and Judith B. Farmer by deed of Charles A. Gossett and Minnie R. Gossett dated and recorded concurrently herewith. The deed has been recorded in deed book 1137 page 47 by deed dated Nov 7, 1980 and recorded Nov 10, 1980.



which has the address of 415 Fairhaven 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 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