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MORTGAGE

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THIS MORTGAGE is made this 17th day of August 1981, between the Mortgagor, Roosevelt Hill, Jr., and Betty E. Hill (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").

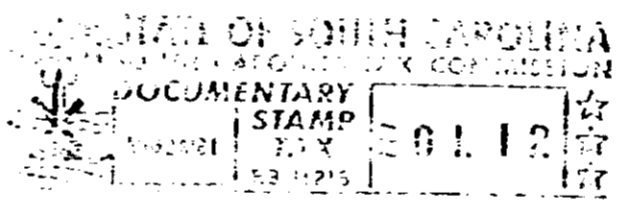
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 2,800.00 which indebtedness is evidenced by Borrower's note dated _____ and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on _____;

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 the State of South Carolina, County of Greenville, near the Town of Simpsonville, being known and designated as Lot No. 15 on a plat of Meadow Acres, prepared by Jones Engineering Service, dated May 19, 1972 and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southwesterly edge of Pollard Road, joint front corner of Lots 15 and 16 and running thence with the lines of Lot No. 16, S. 45-15 W., 208 feet to an iron pin; thence N. 44-45 W., 120 feet to an iron pin; thence along the line of Lot No. 14, N. 45-15 E., 208 feet to an iron pin on the southwesterly side of Pollard Road; thence with the edge of said Road, S. 44-45 E., 120 feet to the point of beginning.

This is the same property conveyed to the grantor by deed ^{of Gary L. Shaw} recorded in the RMC Office for Greenville County in Deed Book 970 at page 425, dated April 15, 1974.



which has the address of Route 4, Box 117, Pollard Road Simpsonville, South Carolina 29681 (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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