

**MORTGAGE**

FILED  
GREENVILLE CO. S. C.

THIS MORTGAGE is made this 19th day of March 1982, between the Mortgagor, Richard R. & Lynn S. Copelan (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").

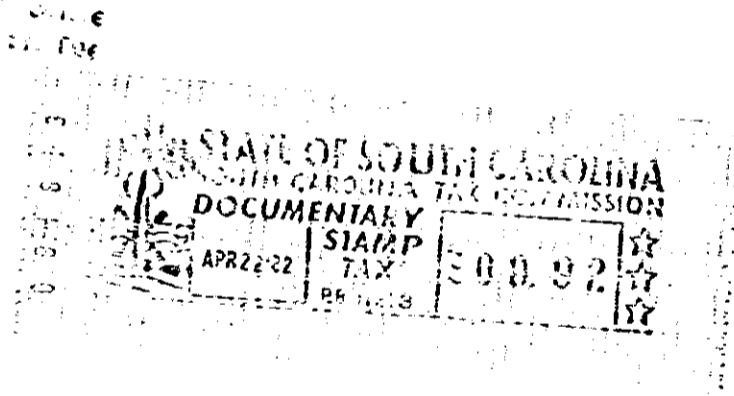
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 24,800.00 which indebtedness is evidenced by Borrower's note dated March 19, 1982 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on March 1, 1994;

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 Greenville County, South Carolina, on the southern side of Lowndes Avenue, being shown and designated as the greater portion of Lot 24 and a portion of Lot 25 on a revised Plat of ELLETON ACRES, Section B, made by Clifford C. Jones, dated January 1, 1974, recorded in Plat Book 4-0, at Page 112, RMC Office for Greenville County, and having, according to said revised Plat, the following metes and bounds:

BEGINNING at an iron pin on the south side of Lowndes Avenue, joint front corner of Lots 23 and 24, and running thence as dividing line between said lots, S 39-04 E, 194.1 feet to a point in center of branch, iron pin back on line at 10 feet; thence with the following traverse line, center of creek being the line, S 89-15 W, 145.9 to an iron pin on north side of branch, corner of Lot No. 25; thence as a new line dividing Lots 24 and 25, N 28-13 W, 109.4 feet to an iron pin on the south side of Lowndes Avenue; thence therewith N 59-17 E, 95 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Grantor herein by deed of T. Walter Brashier, recorded March 29, 1974, in Deed Book 996, at Page 245.



which has the address of 224 Lowndes Avenue Greenville South Carolina 29607 (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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