

Mortgagee's Mailing Address: 107 Church Street, Greer, S.C. 29651

MORTGAGE

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GR: FILED
3:20 S.C.
THIS MORTGAGE is made this 21st day of May, 1982, between the Mortgagor, Gregory G. Ballew and Vicki A. Ballew, (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. \$ 5,200.00 which indebtedness is evidenced by Borrower's note dated May 21, 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 June 1, 1987;

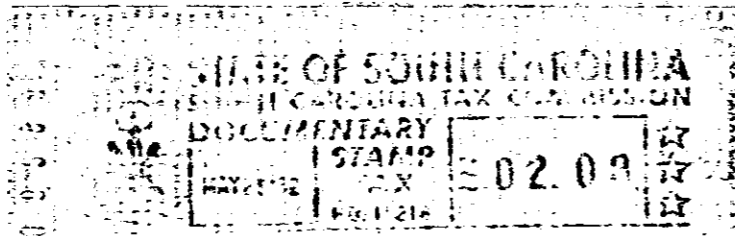
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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, S.C., on the northeastern side of Trent Drive, and being shown and designated as Lot No. 173 on a plat of Avon Park, made by C. C. Jones, November, 1956, and recorded in the RMC Office for Greenville County, S.C. in Plat Book RK at Page 71, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northeastern side of Trent Drive at the joint front corner of Lots 173 and 174 running thence with the common line of said lots N. 36-51 E. 150.8 feet to a point; thence S. 80-59 E. 90.5 feet to the joint rear corner of Lots 172 and 173; thence with the common line of said lots S. 36-51 W. 193 feet to a point on the northwestern side of Trent Drive; thence with the line of Trent Drive N. 3-07 W. 80 Feet to the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of J. Gordon Sweetman and Edna M. Sweetman as recorded in Deed Book 1112 at Page 702 in the RMC Office for Greenville County, S. C. on October 1, 1979.

This is a second mortgage and is junior in lien to that mortgage executed to Greer Federal Savings and Loan, which mortgage is recorded in the R.M.C. Office for Greenville County in Mortgage Book 1482 at Page 785.



which has the address of 105 Trent 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

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