

FILED  
SEP 1 1982  
Donnie S. Tankersley  
RMC

**MORTGAGE**

THIS MORTGAGE is made this 24th day of August, 1982, between the Mortgagor, Michael E. Munafo and F. Andrew Mitchell and Jan M. Munafo and Karen W. Mitchell (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 16,077.44 which indebtedness is evidenced by Borrower's note dated August 24, 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 September 1, 1992;

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 with the buildings and improvements thereon, situate at the southwest corner of the intersection of Townes Street and Finley Street (now known as West Hillcrest Drive), in the City of Greenville, in Greenville County, South Carolina, being shown as Lot 1 and a portion of Lot 2, Block J, on plat of Highland Terrace, made by W. J. Riddle, Surveyor, October, 1936, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book D, pages 238 and 239; also recorded in Plat Book K, pages 120, 121 and 122, and being more recently shown on plat of Property of F. Andrew Mitchell and Michael E. Munafo made by Carolina Surveying Co. on November 14, 1980, recorded in said RMC Office in Plat Book 8-J at page 31, reference being craved to the more recent plat for a more particular metes and bounds description.

This is the same property conveyed to the mortgagors by deed of Florence E. Motisher recorded in the RMC Office for Greenville County in Deed Book 1138 at page 592 on December 8, 1980.



which has the address of 213 Townes Street Extension, Greenville, South Carolina 29609 (therein "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 (therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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