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GREENVILLE

BOOK 1591 PAGE 377

MORTGAGE

THIS MORTGAGE is made this 21st day of December, 1982, between the Mortgagor, Walter Lewis Wilson and Betty Jean Wilson (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. \$ 8,057.24 which indebtedness is evidenced by Borrower's note dated December 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 December 15, 1990;

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 the State of South Carolina, County of Greenville, and according to a plat prepared of said property by T. H. Walker, Jr., Reg. L. S., March 26, 1972, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 4-Q at Page 45, having the following courses and distances, to-wit:

BEGINNING at a nail and cap near the center of Black's Drive, joint corner of property owned now or formerly by Helne Smith Wilson (a plat of which is recorded in the R.M.C. Office for Greenville, S. C., in Plat Book 4-Q at Page 54), and running thence with said road, S. 83-45 E. 195 feet to a nail and cap in or near the center of said road; thence running with the joint property line of now or formerly James Rudy Wilson, S. 2-50 E. 289.7 feet to an iron pin; thence running with the joint property line of now or formerly Paul Robert and Pauline M. Abercrombie, S. 89-30 W. 195 feet to an iron pin; thence running with the joint property line of now or formerly Helen Smith Wilson, N. 2-25 W. 312.6 feet to a nail and cap near the center of Black's Drive, the point of beginning.

Same property conveyed to Walter Lewis Wilson by deed of Helen Smith Wilson dated May 4, 1972, recorded in Deed Book 942 at Page 486.



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which has the address of 431 Blacks Road Greenville Greenville
[Street] [City]
South Carolina 29615 (herein "Property Address");
[Zip Code]

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

SOUTH CAROLINA—HOME IMPROVEMENT—7/80

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