

FILED
APR 15 1983
Donnie S. Tankersley

GR: 10 S.C.

DEC 28 4 28 PM '82

Re Reward
BOOK 1590 PAGE 305
BOOK 1592 PAGE 269

JOHN W. WILKERSLEY

THIS MORTGAGE is made this 23 day of December
between the Mortgagor, William Earl Land and Jule S. Land
(herein "Borrower"), and the Mortgagee, The Citizens and Southern
National Bank of S.C., a corporation organized and
existing under the laws of South Carolina
whose address is 47 East Camperdown Way, Greenville, S.C. 29602
(herein "Lender").

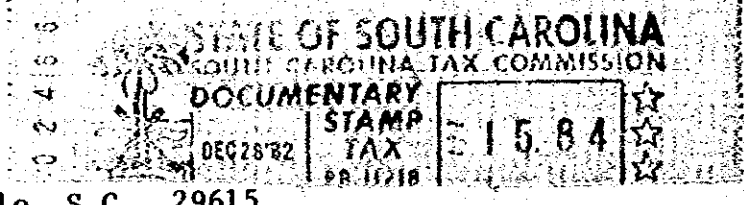
WHEREAS Borrower has entered into an agreement with Lender under which the Lender agrees to lend to the
Borrower up to a total amount outstanding at any point in time Thirty nine thousand, six hundred
(\$ 39,600.00) Dollars which indebtedness is evidenced by Borrower's Note/Agreement dated 12/23/82
(herein "Note") providing for monthly installments of principal and interest.

TO SECURE to Lender (a) 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 Mort-
gage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of
any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 23 hereof (herein
"Future Advances"), 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 County
of Greenville, State of South Carolina, on the north side of Drexel Avenue and being
known and designated as Lot No. 30 on plat of Section 1 of Lake Forest Heights,
recorded in the RMC Office for Greenville County in Plat Book GG at Page 152 and
having such metes and bounds as shown thereon, reference to said plat being made for
a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from
Daisy B. LaFoy recorded in the RMC Office for Greenville County in Deed Book 892
at Page 519 on June 23, 1970.

THE mailing address of the Mortgagee herein is P.O. Box 1449, Greenville, S.C. 29602.



which has the address of 1 Drexel Avenue, Greenville, S.C. 29615
[Street] [City]
South Carolina (herein "Property Address");
[Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the im-
provements 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 in-
debtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or at the option of the 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
planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the
Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly
premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by
Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make
such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage
or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are
insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall ap-
ply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so
holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless
Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and
Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to
Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be
required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an an-
nual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the
Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

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