

MORTGAGE

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THIS MORTGAGE is made this ... 6th ... day of ... May, ... 1983, between the Mortgagor, Charles F. Schwerdtfeger and Judy K. Schwerdtfeger (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").

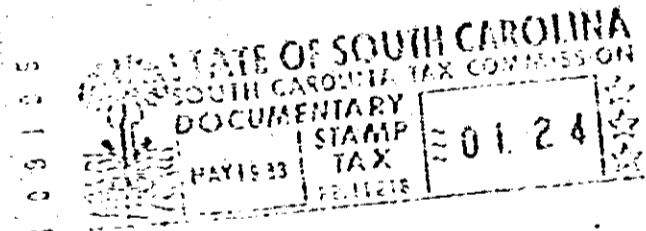
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 3,060.24 which indebtedness is evidenced by Borrower's note dated May 6, 1983 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on May 10, 1991;

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, Town of Simpsonville, Austin Township, being on the south side of Shagbark Court, and being known and designated as Lot No. 244 as shown on plat of Westwood South Subdivision, Section 1, Sheet 2, which plat is recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book 6H at Page 57, reference to said plat is hereby made for a more complete description thereof.

This property is conveyed subject to any restrictions, rights of way, easements or encroachments that may appear of record affecting said property.

This is the same property conveyed to the Grantor herein by deed of Builders and Developers, Inc., dated August 8, 1979, and to be recorded herewith.



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which has the address of ... 112 Shagbark Court, Simpsonville, South Carolina 29681 (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 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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