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MORTGAGE

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THIS MORTGAGE is made this 13th day of May

19 between the Mortgagor, Peter Manent and Magda G, Manent

(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. 5 2,560.04 which indebtedness is evidenced by Borrower's note dated May 13, 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 ... December 1, 1983.

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 with the buildings and improvements thereon, lying and being on the northerly side of Butler Springs Road, near the City of Greenville, S. C. and being designated as Lot No. 27 on the plat of Heritage Hills as recorded in the RMC Office for Greenville County, S.C. in Plat Book YY, page 186, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Butler Springs Road, joint front corner of Lots 27 and 28 and running thence along the common line of said lots N 9-45 W 170 feet to an iron pin in the rear line of Lot 39; thence along the rear line of Lots 39 and 40 N 80-15 E 105 feet to an iron pin, joint rear corner of Lots 26 and 27; thence along the common line of said Lots S 9-45 E 170 feet to an iron pin on Butler Springs Road; thence along said road S 80-15 W 105 feet to an iron pin, the point of beginning.

For deed into grantor see Deed Book 792, page 385.

This conveyance is made subject to the restrictions appearing in Deed Book 751, page 77,a Duke Power Company right of way crossing the rear portion of the within described premises which is shown on the aforesaid plat recorded in Plat Book YY, page 186 and all other easements and rights of way that effect this property.

Grantees TO PAY 1971 TAXES.

Being the same property conveyed to the mortgagors herein by deed of James Bllis Bennett, dated October 18, 1971, and recorded in the RMC Office for Greenville County in Deed Book 927 at Page 186.

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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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