

GREENVILLE
AUG 19 1983

MORTGAGE

1622 56

THIS MORTGAGE is made this 19th day of August 1983 between the Mortgagor Clara T. Bearden (herein "Borrower") and the Mortgagee, CITICORP HOME LOAN CORPORATION of South Carolina a corporation organized and existing under the laws of the State of South Carolina whose address is Suite 205, Weaver Plaza, 1301 York Road, Lutherville, Maryland 21093 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 36,978.00 which indebtedness is evidenced by Borrower's note dated August 19, 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 September 15, 1993.

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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, lying on the northwestern side of Pine Creek Court, Gantt Township near the City of Greenville, shown as Lot 402 on a plat of Belle Meade, Section 4, recorded in Plat Book QQ at Page 103, and according to said plat being more particularly described as follows:

BEGINNING at an iron pin on the northwestern side of Pine Creek Court at the front corner of Lot 401 and running thence with the line of said Lot N 57-42 W, 173.4 feet to an iron pin; thence S 32-08 W, 80 feet to an iron pin at the rear corner of Lot 403; thence with the line of said Lot S 57-42 E, 188.9 feet to an iron pin on the northwestern side of Pine Creek Court; thence with the northwestern side of said Pine Creek Court N 21-08 E, 81.5 feet to the beginning.

DERIVATION: Deed of Emmett K. Bearden recorded September 22, 1972 in Deed Book 956 at page 4 in the Greenville County RMC Office.

which has the address of 2 Pine Creek Court, Greenville, SC South Carolina (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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