MORTGAGE

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THIS MORTGAGE is made this.

7th day of.

September

19..., between the Mortgagor, ... Michael Glenn Holcombe and Joan Berry Holcombe ... (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. 5,091.04 which indebtedness is evidenced by Borrower's note dated ... September 7, 1983and 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 situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, being known and designated as Lot 20 of W. P. McBee Estate as shown on plat entitled "Property of Michael Glen Holcombe and Joan B. Holcombe"; dated December 24, 1982, prepared by Richard D. Wooten, Jr., RLS, and recorded in the RMC Office for Greenville County in Plat Book 9K at Page 94, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Pinckney Street, joint front corner of Lots 20 and 22; thence running along Pinckney Street, S. 50-30 E. 73.8 feet to an iron pin, joint front corner of Lots 18 and 20; thence turning and running along the common line of said Lots, S. 39-30 W. 131.0 feet to an iron pin; thence turning and running along the rear line of Lot 20, N. 51-39 W. 70.7 feet to an iron pin; thence turning and running along the common line of Lots 20 and 22, N. 38-09 E. 132.45 feet to an iron pin on the southwestern side of Pinckney Street, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Eleanor Zachary Balentine, dated August 17, 1981, and recorded in the RMC Office for Greenville County on August 18, 1981 in Deed Book 1153 at Page 696.

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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