

MORTGAGE

THIS MORTGAGE is made this ^{11 17 1} 23rd day of ^{m.k. 23} February 19 84 between the Mortgagor, Mary Ann G. Gregory (herein "Borrower"), and the Mortgagee, Freedlander, Inc. The Mortgage People, a corporation organized and existing under the laws of Virginia whose address is 4020 West Broad Street, Richmond, Virginia 23230 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the amount of U.S. \$ 45337.20 which indebtedness is evidenced by Borrower's note dated February 23, 1984 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 February 28, 1994;

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in the City of Greenville, on the north side of Randall Street, and being known and designated as the eastern one-half of Lot 20, Section A, of the property of Stone Land Company, plat of said property being recorded in the RMC Office for Greenville County in Plat Book A at Pages 337 - 345, and having the following metes and bounds according to plat entitled Property of Jerry Earl Poole and Sheron C. Poole prepared by R. B. Bruce, April 4, 1967, and recorded in the RMC Office for Greenville County in Plat Book QQQ at Page 73:

BEGINNING at an iron pin on the north side of Randall Street which pin is 217.55 feet from the intersection of Randall Street and Wilton Street, and running thence with Randall Street, N. 85-39 W. 54.37 feet to an iron pin; thence N. 0-03 E. 155.3 feet to an iron pin; thence S. 79-30 E. 54 feet to an iron pin; thence S. 0-03 W. 147.5 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Jerry Earl Poole and Sheron C. Poole recorded in the Office of the RMC for Greenville County in Deed Book 831 at Page 422 on October 26, 1967.

This mortgage is second and junior in lien to that certain mortgage given by Jerry Earl Poole and Sheron C. Poole, and assumed by the Mortgagor herein, to C. Douglas Wilson & Co. (now Bankers Mortgage Corporation) recorded in the RMC Office for Greenville County in Mortgage Book 1054 at Page 565.

which has the address of 208 Randall Street Greenville South Carolina 29609 (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 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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