

MORTGAGE

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THIS MORTGAGE is made this 16th day of May 1984 between the Mortgagor, Woodrow Wilson Major, Jr. (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. \$ 23949.60 which indebtedness is evidenced by Borrower's note dated May 16, 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 May 22, 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, on the Northern side of Potomac Avenue, within the limits of the City of Greenville, being known and designated as the eastern one-half of Lot No. 180 and the westerly and adjoining portion of Lot No. 179, Pleasant Valley, according to a plat of said subdivision, prepared by Dalton & Neves, in April, 1946, including additions to said plat through November, 1948, as recorded in the RMC Office for Greenville County, SC, in Plat Book P at Page 92, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northerly side of Potomac Avenue at the joint corner of Lot No. 180, said pin being 220 feet north-east of the intersection of Potomac Avenue and Panama Avenue and running thence with the line running through Lot No. 180, N. 0-08 W. 160 feet to an iron pin; thence along the line of Lot No. 117 and 118, N. 89-52 E. 75 feet to an iron pin; thence S. 0-08 E. 160 feet to an iron pin on the northern side of Potomac Avenue; thence along said Potomac Avenue, S. 89-52 W. 75 feet to an iron pin, being the point of beginning.

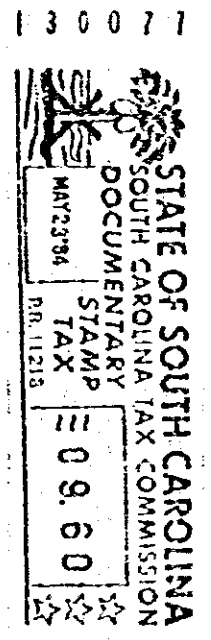
This is the same property conveyed to the Mortgagors herein by deed of Cherryhill Corp. dated March 13, 1975, and recorded in the Office of the RMC for Greenville County in Deed Book 1015 at Page 862 on March 21, 1975.

This mortgage is second and junior in lien to that certain mortgage in favor of Molton, Allen & Williams, Inc. in the original amount of \$16,500 recorded in the office of the RMC for Greenville County in Mortgage Book 1335 at Page 347.

which has the address of 344 Potomac Avenue Greenville (City) South Carolina 29605 (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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