

MORTGAGE

THIS MORTGAGE is made this 20th day of July 1984 between the Mortgagor, Kenneth C. Moore, (herein "Borrower"), and the Mortgagee, Freedlander, Inc. The Mortgage People, Virginia, 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. \$ 58788.00 which indebtedness is evidenced by Borrower's note dated July 20, 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 July 25, 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, being known and designated as Lots 20 through 25, Gladacres, and being more particularly described as follows:

BEGINNING at an iron pin on Gladys Drive at the joint front corner of Lots 19 and 20; thence N. 58-51 E. 270.8 feet to an iron pin; running thence S. 34-0 E. 182.4 feet to an iron pin; thence S. 33-15 W. 288.5 feet to an iron pin on Gladys Drive; thence along Gladys Drive, N. 48-0 W. 60 feet to an iron pin; thence continuing with Gladys Drive, N. 32-39 W. 50 feet to an iron pin; thence continuing with Gladys Drive, N. 31-09 W. 200 feet to the point of beginning.

LESS and excluding that certain one-half acre lot located at 19 Gladys Drive, Greenville, South Carolina, which lot fronts on Gladys Drive 100 feet and runs easterly and westerly 200 feet with the rear lot line in a northerly direction, 100 feet.

The above described excluded property has been conveyed pursuant to the provisions of that certain Land Contract dated August 1, 1980, which is of record in Deed Book 1130 at Page 713, Office of the RMC for Greenville County.

This is the same property conveyed to the Mortgagor by deed of Carolyn C. Smith, recorded in the RMC Office for Greenville County on April 22, 1966 in Deed Book 797 at Page 141.

This mortgage is second and junior in lien to that certain mortgage in favor of First Federal Savings and Loan recorded on October 27, 1972 in Mortgage Book 1255 at Page 114 in the original amount of \$15,000.00.

which has the address of 19 Gladys Drive Greenville South Carolina 29607 (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."

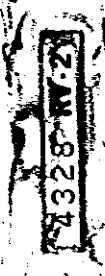
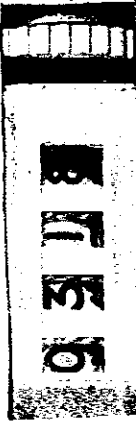
Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the 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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