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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 31, 1984. The mortgagor is Bharrat Prashad and Bhanmattie B. Prashad ("Borrower"). This Security Instrument is given to First Federal Savings and Loan Association of Spartanburg, S.C., which is organized and existing under the laws of South Carolina, and whose address is 380 East Main Street, Spartanburg, South Carolina ("Lender"). Borrower owes Lender the principal sum of Fifty Two Thousand and No/100 Dollars (U.S. \$ 52,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the Western side of Shreveewood Drive, in Greenville County, South Carolina, being shown and designated as Lot No. 116 on a Plat of BROOK GLENN GARDENS made by Piedmont Engineers and Architects, recorded in the RMC Office for Greenville County, South Carolina in Plat Book JJJ, pages 84 and 85, reference to which plat is hereby craved for a metes and bounds description thereof.

Derivation: Deed of Kenneth J. Fussell and Evelyn H. Fussell to the Mortgagor dated July 31, 1984 and recorded in the RMC Office for Greenville County, S.C. in Deed Book _____ at Page _____.

which has the address of 8 Shreveewood Drive, Taylors, South Carolina 29687 ("Property Address");

TO HAVE AND TO HOLD such property 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, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
 1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
 2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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