

MORTON, DRAWDY, WARD & JOHNSON, P.A.
Post Office Box 10167
Greenville, South Carolina 29603

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 29, 1984. The mortgagor is GREGORY S. DUNCAN and KYIA M. DUNCAN ("Borrower"). This Security Instrument is given to Bankers Mortgage Corporation, which is organized and existing under the laws of South Carolina, and whose address is P. O. Drawer F-20, Florence, South Carolina 29503, ("Lender"). Borrower owes Lender the principal sum of Thirty-Seven Thousand Eight Hundred and No/100 ----- Dollars (U.S. \$ 37,800.00 --). 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 September 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 certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being on the Northern side of Ruby Drive, in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 7 as shown on plat of New Furman Heights, dated July, 1954, prepared by C. C. Jones, RLS, and recorded in the RMC Office for Greenville County, S. C. in Plat Book EE, at Page 75, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Ruby Drive, at the joint front corner of Lots Nos. 7 and 8, and running thence with the joint line of said lots, N. 7-23 E. 177.8 feet to an iron pin in the line of Lot No. 14; thence with the line of Lot No. 14, and continuing with the line of Lot No. 15, S. 74-02 E. 30.9 feet to an iron pin at the joint rear corner of Lots Nos. 6 and 7; thence with the joint line of said lots, S. 7-23 W. 165.7 feet to an iron pin on the Northern side of Ruby Drive; thence with the Northern side of Ruby Drive, N. 82-37 W. 30 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Robert E. Gorman, Jr. and Lisa M. Gorman, dated August 29, 1984, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1220, at Page 569, on August 30, 1984.

which has the address of 12 Ruby Drive Greenville
South Carolina 29609 ("Property Address");
[Street] [City]

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.

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RECORDED

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