

4 FILED
GREENWOOD CO. S. C.
OCT 27 11 47 AM '81
DONNIE S. TANKERSLEY
M.C.

MORTGAGE

BOOK 75 PAGE 1732
ECG: 1556 PAGE 261

THIS MORTGAGE is made this 14th day of October 1981 between the Mortgagor, Reginald D. Andrews (herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina whose address is 107 Church Street - Greer, South Carolina 29645 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 1,000.00 which indebtedness is evidenced by Borrower's note dated October 14, 1981 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 October 1, 1982; the above described property is subject to any recorded restrictions applicable to said subdivision, to any recorded easements or rights of way, or those shown on the ground.

This being the same property conveyed to mortgagor by deed of Cesar A. Pagan, Jr., dated October 13, 1977, to be recorded herewith. AND RECORDED OCTOBER 13 1977.

PAID
2 1981

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP TAX
OCTOBER 1981

WITNESSES:

Ophelia B. Spencer
Clara S. Lewis
13692
TAYLORS

which has the address of 303 Roberta Drive (Street) South Carolina 29687 (herein "Property Address");
[See Code]

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 seized 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

2.0000
4.0000

SOUTH CAROLINA - HOME IMPROVEMENT - 1-80-FINRA-FHLMC UNIFORM INSTRUMENT

45440-5 SAF Systems and Forms

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