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Mortgagee's mailing address: P. O. Box 969, Greer, South Carolina 29651

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MORTGAGE

BOOK 1528 PAGE 400  
BOOK 77 PAGE 565

THIS MORTGAGE is made this 23rd day of December 1980 between the Mortgagor Wayne M. Hartman, same as Wayne Meredith Hartman therein "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, 29651 (herein "Lender")

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 13,000.00 which indebtedness is evidenced by Borrower's note dated December 23, 1980 and extensions and renewals thereof therein "Note", providing for monthly installments of principal and interest, with the balance of indebtedness, in the RMC Office for Greenville County in Deed Book 615 at Page 35.

Vertical text on the left margin: *John H. Grayson & Smith, Attorneys*

This is a second mortgage and is junior in lien to that mortgage executed to Sumner G. Whittier, Administrator of Veterans Affairs, recorded in the R.M.C. Office for Greenville County in Deed Book 772, at Page 393.

Same As, First Federal Savings and Loan Association of S.C.  
*Clara O. McMillan*  
Vice President  
Witness *Abby Lee Sullivan*  
*Sumner G. Whittier*

JUN 15 1982

Vertical text on the right margin: *John H. Grayson & Smith, Attorneys*

which has the address of 307 Elaine Avenue Taylor South Carolina 29687 (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 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

SOUTH CAROLINA HOME IMPROVEMENT - I - 30 - FINAL PUBLIC INSTRUMENT

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