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MORTGAGE

BOOK 77 PAGE 789
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THIS MORTGAGE made this 31st day of March 1982, between the Mortgagor, Michael W. Roiter (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 29641 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 11,000.00 which indebtedness is evidenced by Borrower's note dated and extensions and renewals thereof therein "Note" providing for monthly installments of principal and interest, with the balance of indebtedness, deed of Donna L. Roiter, recorded 1/28/76, in Vol. 1030 page 764.

PAID SATISFIED AND CANCELLED JUN 30 1982
Greer-Federal Savings and Loan Association
Same As First Federal Savings and Loan Association of South Carolina
Georgia Q. Smith
James H. Smith 1982
James H. Smith
29351
Bozeman, Grayson & Smith, Attorneys

which has the address of Route 5, Rockhorn Road Greenville, S. C. 29609 (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 therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA (NAME, ADDRESS AND PHONE NUMBER OF UNIFORM INSTRUMENTS)

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