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SONIA E. TURNER, CLERK  
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**MORTGAGE**

1541 ex 318

BOOK 78 PAGE 776

THIS MORTGAGE is made this 15<sup>th</sup> day of May.....  
1981, between the Mortgagor, Freddie N. McCoy,.....  
herein "Borrower"), and the Mortgagee,  
GREER FEDERAL SAVINGS AND LOAN ASSOCIATION..... a corporation organized and  
existing under the laws of..... 107 Church Street - Greer, South Carolina 29651.....  
whose address is..... (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$..... 8,900.00.....  
which indebtedness is evidenced by Borrower's note dated .... May 15, 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 ..... May 1, 1988.....;

... to witness, to a witness,  
Book 1060 at page 461.

9374

**PAID SATISFIED AND CANCELLED**

Greer Federal Savings & Loan Assoc.  
Sarat As First Federal Savings and Loan  
Association of South Carolina

KENNETH E. SOWELL  
ATTORNEY AT LAW  
500 PETTIGRU STREET  
GREENVILLE, S. C. 29601

*cancel  
Freddie E. McCoy*

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This has the address of .... Route 2, Berry's Mill Road,..... Greer,.....  
South Carolina..... 29651..... (herein "Property Address").

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the im-  
provements 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  
all property for the benefit of it (if this Mortgage is on a leasedhold) 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 in-  
debtedness 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

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