



MORTGAGE

THIS MORTGAGE is made this 14th day of October 1982 between the Mortgagor, Guy W. Stevens and Nancy C. Stevens (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 7,073.84 which indebtedness is evidenced by Borrower's note dated October 14, 1982 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 November 1, 1990

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being on the East side of High Valley Voulevard, near the City of Greenville, in Gantt Township, in Greenville County, State of South Carolina, being shown as Lot No. 38 on the plat of Fresh Meadow Farms made by M. H. Woodward, Surveyor, May 21, 1945, recorded in the R.M.C. Office For Greenville County in Plat Book "M", at Page 127, and a more recent plat of Guy Winters Stevens and Nancy C. Stevens, and having, according to recorded plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of High Valley Boulevard at the joint front corner of Lots 37 and 38, and running thence along the line of Lot 37N. 72-55 E. 300-feet to an iron pin; thence running S. 17-05 E. 72.6 feet to an iron pin; thence running with the line of Lot 39 S. 72-55 W. 300-feet to an iron pin on the East side of High Valley Boulevard; thence running along the East side of High Valley Boulevard N. 17-05 W. 72.6 feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of Joseph B. Stevens as recorded in the R.M.C. Office for Greenville County in Deed Book 1055, at Page 514 on April 28, 1977.



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39 High Valley Boulevard, Greenville, South Carolina 29605 (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

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