FILED GREENVILLE OF S.C.

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THIS MORTGAGE is made this 0.26 day of July 19.83 between the Moregager, 11.09 Holcombe, Jr.	
of South Darbing the State of South Carolina of south blands the State of South Carolina of south blands the State of South Carolina	o'n.
of South Carolina in a Start and a corporation organized at	nd
existing under the laws of the State of South Carolina	
whose address is Suite 205, deaver Plaza, 1301 lork hoad	
Lutherville, Haryland 21093 (herein "Lender").	

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 State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina being known and designated as Lot No. 16 as shown on a plat of PROPERTY OF R.L. FORD AND J.T. SMITH of record in the Office of the RMC for Greenville County in Plat Book F. at Page 236, reference to which is craved for a metes and bounds description thereof.

THIS being the same property conveyed to the mortgagors by deed of James B. Troutt and Thelma D. Troutt of even date to be recorded herewith.

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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 seised 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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