vol. 1844 2431426

THIS MORTGAGE this 12th EY. day of . January..... 19. .84 .. between the Mortgagor Ratine D. Snawder..... (herein "Borrower"), and the Mortgagee, Freedlander, Inc. a corporation organized and existing under the laws of ... Virginia whose address is 4020 West Broad Street, Richmond, Virginia 23230 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the amount of U.S.\$... which indebtedness is evidenced by Borrower's note dated January 12, 1984 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 January 18, 1994

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 tract or parcel of land lying and being in Gantt Township, Greenville County, South Carolina, and being Lots 109 and 110, Rockvale, Section 1, as per plat recorded in Plat Book QQ, Page 108, recorded in and being the same property set forth in Deed Book 1108, Page 273 and in Deed Book 1061, Page 114, Greenville County, South Carolina records.

Derivation: Recorded July 22, 1977 in Deed Vol. 1061 - Page 114 Deed from Andrew Melvin.

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which has the address of . Route 5, . Box 110, . Kenmore Drive Piedmont [City]

South Carolina ... 29673 (herein "Property Address"); [Zip Code]

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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