MORTGAGE

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| THIS MORTGAGE is made this 15th day of February 19. 84. between the Mortgagor Lucy Maria Velez-Norena . 6. Juli | |
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| 19. 84. between the Mortgagor. Lucy Maria Yelez-Norena . 6. Juli | la.CYelez |
| (herein "Borrower"), and the Mortgagee, | |
| | , a corporation organized an |
| existing under the laws of State of South Carolina | |
| whose address is Piedmont East Building Suite 500A 3/ 9114 | .қоаф |
| Greenville, South Carolina 29615 | (herein "Lænder"). |

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 in said state and county, lying on the southeastern side of Sunshine Avenue being shown and designated as Lot 47 on a plat of Sans Souci Highlands recorded in the RMC Office for Greenville County in Plat Book L, page 173, and having the following metes and bounds:

BEGINNING at an iron pin on the southeastern side of Sunshine Avenue at the joint front corner of Lots 46 & 47 and running thence along the common line of said Lots S 66-40 E. 153.1 feet to an iron pin; thence S 22-38 W 50 feet to an iron pin; thence running along the common line of Lots 47 & 48 N 66-40 W 153.0 feet to an iron pin on the southeastern side of Sunshine Avenue; thence along the said Sunshine Avenue N 22-30 E. 50.0 feet to the point of beginning.

DERIVATION: Being the same property conveyed to the Mortgagors by deed of Robert A. Bailey and G. Don Poore to be recorded.

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| which has the addres | s of 11 Sur | nshine Avenue | Greenville |
|----------------------|-------------|------------------------------|------------|
| | | [Street] | [City] |
| South Carolina | 29609 | (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

SOUTH CAROLINA -HOME IMPROVEMENT--1/80-FRMA/FHLMC UNIFORM INSTRUMENT

