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MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot No. 18 on plat of Forrester Woods, Section 5, recorded in the RMC Office for Greenville County in Plat Book 8P at Page 100 and also as shown on a more recent plat entitled, "Property of Furman Cooper Builders, Inc.", prepared by Freeland and Associates, dated March 2, 1983, and having, according to the more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Loblolly Lane, joint front corner of Lots 11 and 18 and running thence along the common line of said Lots, S 75-24 E, 139.9 feet to an iron pin; thence turning and running S 16-10 W, 85.0 feet to an iron pin; thence turning and running along the common line of Lots 17 and 18, S 85-07 W, 149.9 feet to an iron pin on the eastern side of Loblolly; thence turning and running along said Loblolly Lane N 16-10 E, 135.00 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Furman Cooper Builders, Inc. recorded August 20, 1984 in Deed Book 1219 at Page 650 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of Edward R. Wimberly, Jr. and Deborah Wimberly to Alliance Mortgage Company in the original sum of \$76,500.00 dated August 17, 1984 and recorded August 20, 1984 in Mortgage Book 1678 at Page 39 in the Greenville County RMC Office.

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 planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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