



MORTGAGE

THIS MORTGAGE is made this 31st day of MARCH,
 19 81, between the Mortgagor, CECIL L. MANLEY AND SYBLE R. MANLEY
 (herein "Borrower"), and the Mortgagee,
AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing
 under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON
STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of EIGHTEEN THOUSAND THREE HUNDRED
SEVENTY-EIGHT AND 00/100 Dollars, which indebtedness is evidenced by Borrower's note
 dated MARCH 31, 1981 (herein "Note"), providing for monthly installments of principal and interest,
 with the balance of the indebtedness, if not sooner paid, due and payable on MAY 1, 1991

To SECURE to Lender (a) 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, and (b) the repayment
 of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein
 "Future Advances"), 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 in Greenville County, State of
 South Carolina, in Greenville Township being known and designated as
 Lot No. 39 on plat of property of Pride & Patton Land Company as shown
 by plat thereof recorded in Plat Book E at page 249 in the RMC Office
 for Greenville County. Said lot fronts 50 feet on the south side of
 Heatherly Drive with a depth in parallel lines of approximately 210
 feet.

W. P. Hall died testate August 18, 1966, as shown by his will filed
 in Apartment 954, File 24 of the Probate Court for Greenville County
 devising this property to the Grantor for life with the full right of
 sale at her own discretion.

This conveyance is made subject to any restrictive covenants, buildings
 set back lines, rights of way and easements which may affect the above
 described property.

This is the same property conveyed by deed of Mary M. Hall, dated 3/29/68,
 recorded 4/1/68 in volume 840, page 640 of the RMC Office for Greenville
 County, SC.

which has the address of 111. HEATHERLY DRIVE GREENVILLE
(Street) (City)
SC 29611 (herein "Property Address");
(State and Zip Code)

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
 ments now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral,
 oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the
 property, all of which, including replacements and additions thereto, 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 herein 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, that the Property is unencumbered, and that Borrower will warrant and defend
 generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions
 listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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