



MORTGAGE

BOOK 1541 PAGE 391

THIS MORTGAGE is made this 1st day of May 1981, between the Mortgagor, Michael J. Harris and Janice H. Harris (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 Fifteen thousand seven hundred eighty-six and 24/100 ***** Dollars, which indebtedness is evidenced by Borrower's note dated May 1, 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 April 1, 1989;

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 30 on plat entitled "STRATFORD, SECTION II, REVISED", which plat having been made by Campbell and Clarkson Surveyors, Inc., on September 15, 1975 and being recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 90; reference to which is herewith craved for a more particular description.

This being the same property conveyed to the Grantor by deed of L. H. Tankersley dated February 21, 1979 and recorded February 23, 1979 in the RMC Office for Greenville County in Deed Book 1097 at Page 333.

This conveyance is made subject to all recorded restrictions, easements, roadways, dedications, setback lines, rights of way and zoning ordinances, if any, which may affect the property.

This is the same property conveyed by Deed of Charles B. Brown unto Michael J. Harris and Janice H. Harris, dated June 18, 1979 recorded June 18, 1979, in the RMC Office for Greenville County, volume 1104 page 991.

which has the address of 20 Lajuan Dr., Greenville, SC, 29611 (Street) (City); (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 improvements 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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