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BOOK 1542 PAGE 865

MORTGAGE

THIS MORTGAGE is made this 1st day of MAY 1981 between the Mortgagor, RICHARD A. WHITTEN AND SUE F. WHITTEN (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 NINE THOUSAND EIGHT HUNDRED SEVENTY-FOUR AND 56/100 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 June 1, 1985

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 lot of land in Greenville County, SC, fronting on the south side of West Hillcrest Drive, and being portions of Lots 12 and 13, Block A, according to plat of Highland Terrace, recorded in Plat Book E at page 101 and having the following metes and bounds:

Beginning at a point 15 feet east of the joint front corner of Lots 13 and 14 on said plat and running thence with Lot 13, S. 9-52 W. 190 feet to a point on an alley; thence with said alley, 65 feet to a point in rear line of Lot 12; thence through Lot 12, N. 9-52 E. 190 feet to a point on Hillcrest Drive; thence with Hillcrest Drive, N. 80-08 W. 65 feet to the beginning corner.

This is the same property conveyed by deed of James Ritchie Whitmire to Richard A. Whitten, Jr. and Sue F. Whitten, dated 5/8/78, recorded 5/24/78 in volume 1079, page 753 and the same property conveyed by deed of Harriett Whitmire Bean and Thomas D. Whitmire, III, to Richard A. Whitten, Jr. and Sue F. Whitten, dated 5/23/78, recorded 5/24/78 in volume 1079, page 754 of the RMC Office for Greenville County, SC.

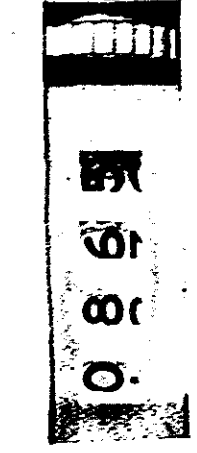
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which has the address of 31 W. HILLCREST DRIVE, GREENVILLE, SC 29609 (herein "Property Address");
[Street] [City] [State and Zip Code]

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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