THIS MORTGAGE is made this. 29tb day of May.

19.81., between the Mortgagor, SAMUEL B. WILLIAMS. AND SARA ANN. WILLIAMS.

(herein "Borrower"), and the Mortgagee.

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of SQUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

ALL that certain piece, parcel or lot of land, situtate, lying and being in the County of Greenville, State of South Carolina, at the southwesterly intersection of Crabapple Drive and Cunningham Road, being shown and designated as Lot No. 19 on plat of Section 3, Cunningham Acres, recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 73 and having such metes and bounds as shown thereon, reference to said plat being made fo a more comlete description.

This is the identical property as that conveyed to Samuel B. Williams and Sara Ann Williams by Deed of Donald M. Boggs dated and recorded concurrently herewith.

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.

SOUTH CAROLINA-1 to 4 family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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