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MORTGAGE

THIS MORTGAGE is made this 18th day of May, 1981, between the Mortgagor, Janice B. Stansell (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 three hundred sixteen and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 18th, 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 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: More particularly described in Master Deed and Declaration of Condominium, dated September 20, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Deed book 956 at Page 99 and Certificate amendment, dated November 29, 1973, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 989 at page 205. Unit 21-C

The Within conveyance is made subject to the reservations, restrictions and limitations on use of the above described premises and all covenants and obligations set forth in Master Deed and Declaration of Condominium, dated September 20, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 956 at page 99, as set forth in Certificate Amendment, dated November 29, 1973, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 989 at page 205, and as set forth in the By-Laws of BriarCreek Association, Inc., attached thereof, as the same may hereafter from time to time be amended; all of said reservations, restrictions, limitations, assessments or charges and all other covenants, agreement, obligations, conditions and provisions are incorporated in the within deed by reference and constitute covenants running with the land, equitable servitudes and liens to the extent set forth in said documents and as provided by law, all of which are hereby accepted by the grantee herein and her heirs, administrators, executors and assigns.

This is the same property conveyed by Deed of Yeargin Properties, Inc. Dated 10-23-74, recorded 10-24-74 in the RMC Office for Greenville County in Volume 1009 at page 141.

which has the address of 98 Briarview Circle, Greenville, S.C. 29615 (City) (Street) (State and Zip Code) (herein "Property Address");

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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