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# MORTGAGE

THIS MORTGAGE is made this 16th day of June 1981, between the Mortgagor, John H. McFerrin and Margaret J. McFerrin (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 Twenty-nine Thousand Six Hundred Fifty and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 16, 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, 2011

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 with all buildings and improvements thereon, situate, lying and being on the northwestern side of Cureton Street in the City of Greenville, Greenville County, South Carolina being known and designated as Lot No. 1 and a portion of lot no. 2 of Block G of a subdivision known as KANATENAH as shown on a plat thereof recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book H at Page 288 and a portion of Block I and the parcel of land lying between Block I and Lot 1 as shown on a plat of KANATENAH dated August 25, 1923 made by J. E. Sirrine and Company recorded in Plat Book F at Page 133 and having according to a more recent survey thereof entitled PROPERTY OF JOHN H. McFERRIN AND MARGARET J. McFERRIN made by Freeland & Associates dated June 2, 1981, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 82 at Page 51, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of McCuen (formerly Mitchell) Street at the joint corner of lots nos. 1 and 14 of Block G and running thence N. 62-39 E. 129.46 feet to an iron pin in the rear line of lot no. 2; thence a line through lot no. 2, S. 27-03 E. 159.85 feet to an iron pin on the northwestern side of Cureton Street; thence along the northwestern side of Cureton Street, S. 63-35 W. 169.66 feet to an iron pin at the intersection of Cureton Street and McCuen Street; thence with the curve of said intersection, the chord of which is N. 54-15 W., 26.93 feet to an iron pin on the northeastern side of McCuen Street; thence with the curve of the northeastern side of McCuen Street, the chords of which are: N. 11-34 E. 40.0 feet to an iron pin, N. 0-40 W. 40.0 feet to an iron pin, N. 15-37 W. 40.0 feet to an iron pin and N. 23-12 W. 27.1 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to John H. McFerrin and Margaret J. McFerrin by deed of Arturo R. Melosi and Holly M. Melosi to be recorded herewith.

which has the address of 209 Cureton Street Greenville, S.C. 29605 (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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