



44714

MORTGAGE

THIS MORTGAGE is made this 8th day of June 1981, between the Mortgagor, Myron B. Lott and Louise D. Lott (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 eighteen thousand, one hundred, eighty three and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 8, 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 July 1, 1986.

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 in Greenville County, State of South Carolina, situate on the northern side of Galphin Road and designated as Lot 54 on plat of Galphin Property, which plat is unrecorded, and being also shown as Lot 31, Block 2, Page P. 11 of the County Block book, and being more particularly described as follows:

Beginning at an iron pin on the northern side of Galphin Road and running thence in a northwesterly direction 485.2 feet to pin; thence in a northeasterly direction 175 feet to pin; thence in a southeasterly direction 488 feet to pin on Galphin Road; thence in a westerly direction with the northern side of said Road, 175 feet to the point of beginning.

This being the same property conveyed to J. T. Klutz and Ethel M. Klutz by deed recorded in Deed Book 496 at page 308 and devised to Ethel M. Klutz by J. T. Klutz by will filed as Apartment 728 File 12 for and during her natural life with full power to convey.

This is the same property conveyed by deed of Ethel M. Klutz, dated and recorded 9/20/68, in volume 852, page 575 of the RMC Office for Greenville County, SC.

which has the address of 203 Galphin Dr., Greenville, SC., 29609 (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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