

CO. S. C.
PH '81
RSLEY

MORTGAGE

THIS MORTGAGE is made this 1st day of July, 1981, between the Mortgagor, Harry E. Cline, Jr. and Shirley M. Cline (herein "Borrower"), and the Mortgagee, American Federal Savings and Loan Association, a corporation organized and existing under the laws of United States, whose address is 101 East Washington Street, Greenville, South Carolina (herein "Lender").

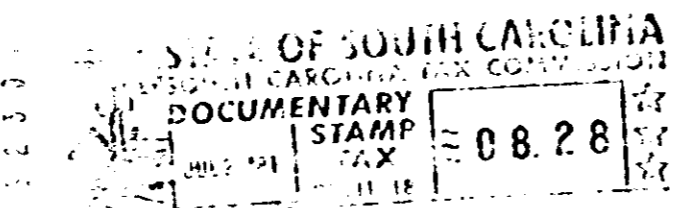
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand Six Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 1, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2001.

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 situate, lying and being in the County of Greenville, State of South Carolina, Paris Mountain Township, near the southern limits of the City of Travelers Rest, on the eastern side of Little Texas Road (also now known as Pinecrest Drive), being shown as containing 1.4 acres on a plat of Property of John T. Elliott, prepared by Webb Surveying Company, dated October, 1964, recorded in the RMC Office for Greenville County in Plat Book SSS at Page 252 and being shown on a more recent plat entitled "Property of Harry E. Cline, Jr. and Shirley M. Cline", prepared by Webb Surveying & Mapping Company, dated June 24, 1981, and recorded in the RMC Office for Greenville County in Plat Book 8-R at Page 84 and having such metes and bounds as shown on the more recent plat, reference to which is hereby made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Donna M. Elliott, now Donna M. Evans recorded in the RMC Office for Greenville County of even date herewith.

THE mailing address of the Mortgagee herein is P. O. Box 1268, Greenville, South Carolina 29602.



which has the address of Route 4, Pinecrest Drive, Travelers Rest (Street) South Carolina 29690 (City) (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 seized 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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