



11902

MORTGAGE

BOOK 1548 PAGE 130

THIS MORTGAGE made this 15 day of July 19 81, between the Mortgagor, Billy D. Locke and Ann R. Locke

(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 Seven thousand, seven hundred, forty five and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 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 September 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 lot of land in the County of Greenville, State of South Carolina being known and designated as Lot No. 107 on plat of property of J. P. Rosemond from a revised plat of Sans Souci Development Co. recorded in the RMC Office for Greenville County in plat book H at page 185-186, said lot having a frontage of 63.5 feet on the east side of West Decatur Street, a depth of 138 feet on the south side, a depth of 155.9 feet on the north side, and a rear width of 60 feet.

This is the same lot conveyed to grantro by Milton E. Hensley & Inojean M. Hensley by deed of even date herewith.

This conveyance is made subject to recorded easements or rights of way.

This is the same property conveyed by deed of Quality Homes, Inc., dated 3/13/65, recorded 3/15/65 in volume 769, page 222 of the RMC Office for Greenville County, SC.

which has the address of 117 W. Decatur St. Greenville SC 29609 (Street) (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 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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