



14952

# MORTGAGE

BOOK 1549 PAGE 160

THIS MORTGAGE is made this 20th day of July 1981, between the Mortgagor, John H. Landers and Joyce D. Landers (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-one thousand, eight hundred, forty-two and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 20, 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 August 1, 1991

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 on the northwestern side of Wemberly Lane, being shown and designated as Lot No. 85 on plat of Wemberly Way Subdivision, Section I, which plat is recorded in Plat book 4-R page 88, RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwestern edge of Wemberly Lane, joint front corner with Lot No. 93, and running thence along said joint line with Lot 93, N. 77-33 W. 115 feet to an iron pin, joint rear corner with Lot 93; thence turning and running N. 12-77 E. 150 feet to an iron pin in the southern edge of Windsor Street, thence along said Windsor Street, S. 77-33 E. 90 feet to an iron pin; thence S. 32-33 E. 25.5 feet to an iron pin in the northwestern edge of Wemberly Lane; thence along said Wemberly Lane, S. 12-27 W. 125 feet to an iron pin, the point of Beginning.

This is the same property conveyed by deed of H. E. Freeman, dated 4/8/77, recorded 4/12/77 in volume 1054, page 379 of the RMC Office for Greenville County, SC.

which has the address of 402 Wemberly Drive, Simpsonville, Greenville, County, SC 29681 (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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