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S. C. S. C.
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MORTGAGE

THIS MORTGAGE is made this 17th day of AUGUST 1981, between the Mortgagor, DAVID K. SMITH AND SUSAN B. SMITH (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 FORTY THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated AUGUST 17, 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, 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 improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 25 on plat of Montclaire Subdivision, recorded in the R.M.C. Office for Greenville County, in Plat Book 4-F, at Page 49 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Archdale Drive, the joint front corner of Lots 24 and 25 and running thence with the joint line of said lots, S. 64-08 E. 170 feet to an iron pin; thence N. 29-18 E. 100.5 feet to an iron pin in the center of a Duke Power right-of-way; thence with center of said right-of-way, N. 44-22 W. 176.6 feet to an iron pin on the southeast side of Archdale Drive; thence with the southeast side of said drive, S. 29-18 W. 160 feet to the beginning corner.

Derivation: Deed Book 1153, Page 670 - Kent B. Chadwick and Sara A. Chadwick 8/17/81

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
\$18.00
AUG 17 1981
R.M.C.

Aug 17 1981

which has the address of 106 Archdale Drive, Montclaire S/D, Mauldin (Street) (City) S. C. 29662 (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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