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MORTGAGE

THIS MORTGAGE is made this 11th day of August 1981, between the Mortgagor, Martha B. McConnell (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 (\$42,000.) Forty-two Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 11, 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Grove Township, on the Northern side of Emily Lane, being shown and designated as "Survey for Martha B. McConnell" on plat prepared by R. B. Bruce, RLS, recorded in Plat Book 8-L at Page 29 of the RMC office for Greenville County, containing 2.0 acres, more or less, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Emily Lane at the joint front corner of this tract and property now or formerly of Charlie R. Webb, said point being 620 feet, more or less, from the intersection of Emily Lane with Carol Drive; thence turning and running with the common line of said lots, N 3-54 E 555 feet to an iron pin; thence turning and running, S 81-56 E 158.5 feet to an iron pin; thence turning and running, S 3-54 W 555 feet to an iron pin on Emily Lane; thence with said Emily Lane, N 81-56 W 158.5 feet to the point of beginning.

This property is conveyed subject to all easements, restrictions, zoning ordinances and rights of way of record or on the ground which affect said lot.

This is the same property conveyed to the Mortgagor by deed dated January 26, 1981, of Charlie R. and Geraldine Webb and recorded in the R.M.C. Office for Greenville County on January 28, 1981.



which has the address of Emily Lane, Piedmont, South Carolina 29673 (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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