



# MORTGAGE

THIS MORTGAGE is made this 14th day of August 1981 between the Mortgagor, Mary L. Murray (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 Ten thousand, nine hundred, twenty and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 14, 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 piece, parcel or lot of land together with all buildings and improvements thereon, situate, lying and being on the northern side of Melrose Court in Grove Township, Greenville County, South Carolina, being shown and designated as Lot No. 175 on a plat of Sheet No. 1 of IDLEWILD made by Enwright Associates, Engineers, dated January 17th, 1972, recorded in the RMC Office for Greenville County, SC in Plat Book 4-N page 54, reference to which is hereby craved for the metes and bounds thereof:

The above proeprty is a part of the same conveyed to the grantor by deed of Michael M. Murray, et al, recorded in Deed Book 939, page 154, and is hereby conveyed subject to rights os way, easemtns, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affecting said proeprty.

The Grantee agrees to pay Greenville County property taxes for the tax year 1973 and subsequent years.

This is the same property conveyed by deed of Lindsay of SC, Inc., dated 8/17/73, recorded 8/21/73 in volume 982, page 168 in the RMC Office for Greenville Guntty, SC.

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which has the address of 176 Melrose Court, Greenville, SC (Street) (City) (herein "Property Address"); (State and Zip Code)

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 casements, 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.