



MORTGAGE

BOOK 1555 PAGE 768

THIS MORTGAGE is made this 5 day of October 19 81, between the Mortgagor, Henry C. Hagans and Faye P. Hagans (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 Nineteen Thousand, Four Dollars and 16/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 5, 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 Nov. 1, 1989;

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 in Greenville Township, City of Greenville, County and State aforesaid, located on the southwest side of Keith Drive, and being known and designated as Lot #20 and a portion of Lot #27 in a subdivision known as A. A. Greene Property according to a plat of the same made by Pickell and Pickell, Engineers, November 9, 1945, recorded in the RMC Office for Greenville County in Plat Book M at Page 145, and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the southwest side of Keith Drive at the northwest corner of Lot #19 and running thence with the line of Lot #19 S. 54-30 W. 350.0 feet, more or less, to the center of a branch; thence down the meanders of said branch as the line 75.0 feet, more or less; thence N. 54-30 E. 350.0 feet to an iron pin on the southwest side of Keith Drive; thence along Keith Drive N. 35-45 E. 75.0 feet to the point of beginning.

This is the same property as was conveyed to the grantors herein by deed of Walter J. Farr as recorded in the RMC Office for Greenville County in Book 584 at Page 221 on September 15, 1957.

Property subject to any and all restrictions, covenants, conditions, zoning ordinances, rights-of-way, and easements affecting said lot.

This is the same property conveyed by deed of John W. Billington and Evelyn H. Billington, dated 3/6/75 and recorded 3/7/75 in the RMC Office for Greenville County in Volume 1015, at Page 407.

which has the address of 126 Keith Dr., Greenville, S.C. 29607 (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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