



MORTGAGE

THIS MORTGAGE is made this 13th day of October 1981, between the Mortgagor, Elaine Simon (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 Eight thousand, five hundred, twenty-five and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 13, 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 October 15, 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, situate, lying and being on the southern side of Prancer Avenue, in the County of Greenville, State of South Carolina, being shown and designated as Lot 296 on a Plat of PLEASANT VALLEY, recorded in the RMC Office for Greenville County in Plat Book BB, at page 163, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Prancer Avenue, joint front corner of Lots 296 and 297, and running thence with the common line of said Lots, S. 00-08 E. 160 feet to an iron pin; thence S. 89-52 W. 60 feet to an iron pin at the joint rear corner of Lots 295 and 296; thence with the common line of said Lots N. 00-08 W. 160 feet to an iron pin on the southern side of Prancer Avenue, thence with said Prancer Avenue, N. 89-52 E. 60 feet to the point of beginning.

This conveyance is subject to such easements, rights of way and restrictions of record or as appear on the premises.

This is the same property conveyed to Grantor and Seolder S. Williams by deed recorded in the RMC Office for Greenville County in Deed Book 994, and Pate 91.

As part of the consideration herein, the Grantee assumes and agrees to pay that certain mortgage to Collateral Investment Company in the original amount of \$7,250.00 as recorded in the RMC Office for Greenville County in Mortgage Book 1123 at page 589.

This is the same property conveyed by deed of Herman Williams, dated 6/28/80, recorded 7/1/80 in volume 1128, page 494 in the RMC Office for Greenville County, SC.

which has the address of 109 Prancer Ave., Greenville, SC 29609 (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 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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