

Mortgagees Address:  
101 E. Washington St.  
Post Office Box 1268  
Greenville, S. C. 29602

# MORTGAGE

GR: FILED  
S.C.

THIS MORTGAGE is made this 20th day of November 1981 between the Mortgagor, Cameron E. Smith and Joan 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").

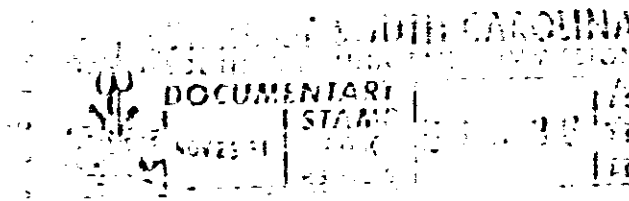
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty thousand nine hundred and no/100ths (40,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 20, 1981 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on November 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 on the eastern side of Claxton Drive near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 31 of a Subdivision known as Farming Acres, plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book RR at page 106 and 107 and having, according to a more recent survey of Cameron E. Smith and Joan B. Smith by Carolina Surveying Company, R.B. Bruce, RLS, dated October 13, 1981 and recorded November 3, 1981 in Plat Book 8-W at page 76; the following metes and bounds to wit:

BEGINNING at an iron pin on the eastern side of Claxton Drive at the joint front corner of Lots 30 and 31 and running thence with the eastern side of said Drive N 32-46 W, 75 feet to an iron pin; running thence along the curvature of Claxton Drive as it intersects with an unnamed future street, the chord of which is N 10-00E, 36.5 feet to an iron pin on the southern side of said unnamed street; running thence 52-45 E 164 feet to an iron pin on a branch; thence following the branch, the traverse line being S 33-08 E, 114.6 feet to an iron pin at the rear corner of Lot No. 30; running thence S 57-14 W, 183.0 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Lloyd D. Hinton and Brenda B. Hinton recorded in the Greenville County RMC Office in Deed Book 1158 at page 679.



which has the address of 220 Claxton Drive, Greenville, South Carolina (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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