



MORTGAGE

BOOK 1558 PAGE 524

THIS MORTGAGE is made this 6th day of November between the Mortgagor, Ricky Linn Loftis and Sharon B. Loftis (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 Twelve thousand, four-hundred forty-five and 44/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 6, 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 Dec. 1, 1988

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina County of Greenville, on the southwestern side of Watkins Road and being shown and designated as Lot No. 5 on a plat of Blue Mountain Park recorded in the RMC Office for Greenville County in Plat Book EE at page 121, and having, according to said plat, the following metes and bounds to-wit:

BEGINNING at iron pin on the southwestern side of Watkins Road, joint front corner of Lots 4 and 5, and running thence S 60-30 W 160 feet to an iron pin; thence N 29-30 W 100 feet to an iron pin, joint rear corner of Lots 5 and 6; thence with the common line of said Lots N 60-30 E 160 feet to and iron pin on the southwestern side of Watkins Road; thence with the southwestern side of said Road S 29-30 E 100 feet to the point of beginning.

This conveyance is made subject to all restrictions, set back lines roadways, easements and rights-of-way, if any, appearing of record, on the premises or on the recorded plat, which affect the property hereinabove described.

This is the same property conveyed to grantor herein by deed of Rudy Dean & Doris R. Greer recorded March 16, 1970 in Deed Book 886 at Page 134.

This is the same property conveyed by Deed of Gary P. Lazar unto Ricky Linn Loftis and Sharon B. Loftis dated 6-30-78 recorded 6-30-78 in the RMC Office for Greenville County, S.C. volume 1082 page 321.

which has the address of 609 Watkins Road Greenville, South Carolina (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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