



MORTGAGE

THIS MORTGAGE is made this 11th day of November 1981 between the Mortgagor, Stephen C. Kent and Janie Alexis Kent (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 Twenty One Dollars and Twenty Cents Dollars, which indebtedness is evidenced by Borrower's note dated November 11, 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 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 Range View Drive, near the city of Greenville, and known and designated as Lot No. 19 of a Subdivision known as White Horse Heights, plat of which is recorded in the R. M. C. Office for Greenville County in Plat Book BB at Page 135, and according to said Plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Range View Drive at the joint front corner of Lots Nos. 19 and 20, and running thence with the Southern side of said Drive the following courses and distances, to-wit N. 51-30 E. 100 feet; N. 66-00 E. 73 feet; S. 84-58 E. 73 feet; S. 54-53 E. 71-1 feet to an iron pin; running thence with the joint line of this Lot and Lot No. 18 of said Subdivision S. 50-41 W. 243.2 feet to an iron pin at the joint rear corner of Lots Nos. 19 and 20; running thence with the joint line of said Lots N. 38-30 W. 140 feet to an iron pin, point of beginning.

This is the identical property conveyed to the Grantor herein by Larry G. Shepherd and Jean G. Shepherd, by Deed recorded in the R. M. C. Office for Greenville County on the 14th day of September, 1976, in Deed Book 1042 at Page 848.

This property is conveyed subject to easements, conditions covenants, restriction and rights of way which are a matter of record and actually existing on the ground effecting the subject property.

DERIVATION CLAUSE:

This is the same property conveyed by Daniel Cochran Stewart by deed dated 10-29-79 recorded 10-30-79 in volume no. 1114 at page no. 600.

which has the address of 114 Rangeview Circle Greenville, South Carolina 29611 (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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