



SECOND

BOOK 1560 PAGE 952

MORTGAGE

THIS MORTGAGE is made this 8th day of December 1981 between the Mortgagor, Homer Williams and Betty A. Williams (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 Five Thousand, Five Hundred Twenty and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 8, 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 December 1984

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 with all buildings and improvements thereon, situate, lying and being on the western side of Ashley Oaks Drive in the Town of Simpsonville, Greenville County, South Carolina, being shown and designated as Lot No. 19 on a plat of Brentwood, Section II, made by Piedmont Engineers and Architects, Surveyors, dated May 19, 1972, recorded in the RMC Office for Greenville County, S.C., in Plat Book 4-R, page 5, reference to said plat is hereby carved for the metes and bounds thereof.

This being the same property conveyed to the Grantors herein by deed of Rackley, Builders-Developer, Inc. June 21, 1974, recorded July 11, 1974 in Deed Volume 1002 at page 182 in the RMC Office for Greenville County, S.C.

This conveyance is subject to any restrictive covenants, building setback lines and rights of way and easements which may affect the above described property.

This is the same property conveyed by deed of Charles Scott James and Sylvia S. James, dated June 30, 1981 and recorded July 1, 1981 in the RMC Office of Greenville County in Volume 1150 at Page 910.

which has the address of 104 Ashley Oaks Simpsonville S.C. 29681 (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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