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BOOK 1533 PAGE 686

MORTGAGE

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R.M.C. WATERSLEY

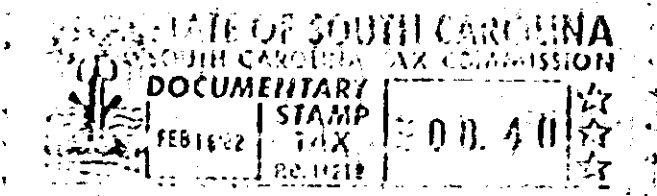
THIS MORTGAGE is made this 16th day of February 1982, between the Mortgagor, MICHAEL H. WATTS (herein "Borrower"), and the Mortgagee, American Federal Savings & Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 1268, Greenville, S. C. 29602 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand and no/100ths (\$21,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 16, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2007

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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 16-D of Lewis Village Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated March 19, 1979 and recorded in the R. M. C. Office for Greenville County, South Carolina, in Deed Book 1096 at Pages 792 through 875, inclusive, and survey and plot plan recorded in the R. M. C. Office for Greenville County in Plat Book 6V at Pages 55 through 57.

This being the same property conveyed to the Mortgagors herein by deed of Chester H. Wright, Jean Wright Lees and Keith O. Wright, of even date, to be recorded herewith.



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which has the address of 16-D Lewis Village Greenville, S. C. 29605 (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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