



MORTGAGE

THIS MORTGAGE is made this 24th day of March 1982, between the Mortgagor, Doyle R. Chism & Carolyn J. Chism (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 Five Hundred Twenty Eight Dollars and Sixty Cents Dollars, which indebtedness is evidenced by Borrower's note dated March 24, 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 April 1, 1987

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 lot of land with improvements lying on the Southwestern side of Shamrock Circle in Greenville County, South Carolina, being shown as a major part of Lot No. 22 on a Plat of SHAMROCK ACRES, recorded in the RMC Office for Greenville County, S. C., in Plat Book YY, page 43, and having according to a revision of Lots Nos. 21 and 22, Shamrock Acres, on a Plat recorded in the RMC Office for said County and State in Plat Book BBB, page 89, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southwestern side of Shamrock Circle at the joint front corners of Lots Nos. 22 and 23, and running thence with Shamrock Circle S 32-44 E., 63 feet to a point; thence continuing with Shamrock Circle S. 34-56 E. 17 feet to point at the joint front corners of Lots Nos. 21 and 22; thence S. 46-10 W., 159.2 feet to an iron pin; thence N. 33-30 W. 113.2 feet to an iron pin at the joint rear corners of Lots 22 and 23; thence with the common line of said lots, N. 57-16 E., 157.3 feet to an iron pin, the beginning corner.

The above described property is the same conveyed to Robert J. Guible by deed of Thelma H. Harding, recorded in the RMC Office for said County and State in Deed Book 839, page 493, and is hereby conveyed subject to rights of way, easements, roadways, setback lines and building restrictions of public record..

As a part of the consideration for this deed, the Grantees assure and agree to pay in full the indebtedness due on a note and mortgage covering the above described property owned by Fidelity Federal Savings & Loan Association recorded in the RMC Office for Greenville, County, S. C., in Mortgage Book 1086, page 423, which has a present balance due in the sum of \$ 12,000.00.

The Grantees agree to pay 1968 Greenville County property taxes.

DERIVATION CLAUSE: This is the same property conveyed by Robert J. Guible by deed dated Aug. 20, 1968 recorded Aug. 21, 1968 in volume no. 850 at page 580.

which has the address of 37 Shamrock 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 seized 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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