



MORTGAGE

THIS MORTGAGE is made this 16th day of April, 1982 between the Mortgagor, Fred S. Bolding and Martha J. Bolding (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 Forty-three thousand, eight hundred, fifty-eight and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 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 May 1, 1992.

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 the buildings and improvements thereon, situate, lying and being in the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 7, on Plat of Property of L. S. Hand, which plat is recorded in the RMC Office for Greenville, County, South Carolina, in Plat Book J, Pages 146 and 147, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING AT an iron pin on the southwest side of Celand Street, joint front corner of Lots Nos. 6 and 7; said pin being 314 feet in a southeasterly direction from the point where the southwest side of Celand Street intersects with the southeast side of Ackley Street; thence with the line of Lot No. 6, S. 54-03 W. 200 feet to an iron pin; thence S. 36-05 E. 80 feet to an iron pin; thence with the line of Lot No. 8, N. 54-03 E. 200 feet to an iron pin on the southwest side of Celand Street; thence with the southwest side of Celand Street, N. 35-05 W. 80 feet to the beginning corner.

This is the same property conveyed by deed of Gwendol M. Forrest and Opal M. Myers to Fred Samuel Bolding, dated and recorded 3/16/77, in volume 910, at page 593, in the RMC Office for Greenville County, SC.

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which has the address of 16 Celand St., Greenville, Greenville County, SC, (Street) (City) (State and Zip Code) (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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