



MORTGAGE

THIS MORTGAGE is made this 21st day of June 1982, between the Mortgagor, Robert C. O'Shields and Betty S. O'Shields (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 Sixteen Thousand Seven Hundred Thirty Two Dollars and Twenty Cents Dollars, which indebtedness is evidenced by Borrower's note dated June 21, 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 July 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 piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the southern side of Blue Ridge Drive, in Greenville County, South Carolina, being the northern portion of Lot No. 25 as shown on a plat of PROPERTY OF HEXT M. PERRY, AS TRUSTEE, made by W.L. Simpson, dated February, 1944, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 0 at page 45, and having according to a more recent survey thereof entitled PROPERTY OF ROBERT C. O'SHIELDS, made by Freeland & Associates, dated April 14, 1979, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Blue Ridge Drive at the corner of Lot No. 24, which point is 130 feet, more or less west of the intersection of Blue Ridge Drive with Perry Road, and running thence along the line of Lot No. 24, S. 2-25 E., 72.9 feet to an iron pin; thence along a line through Lot No. 25, S. 67-00 W., 64 feet to an iron pin in the line of Lot No. 26, N. 8-25 W., 95.2 feet to an iron pin on the southern side of Blue Ridge Drive; thence along the southern side of Blue Ridge Drive, N. 87-35 E., 70.0 feet to an iron pin, the point of beginning.

This is the same property conveyed by the Grantor, Edith O. Suttles, to Robert C. O'Shields and Betty S. O'Shields, in a deed dated May 7, 1979 and recorded in Deed Volume 1101 Page 948 dated May 8, 1979 in the Greenville County House, and is hereby conveyed subject to all rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affecting said property.

which has the address of 422 Blue Ridge Drive Greenville South Carolina 29609 (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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