

MORTGAGE

THIS MORTGAGE is made this 28th day of July 1982, between the Mortgagor, Kenneth W. Gonick and Kathleen H. Gonick (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

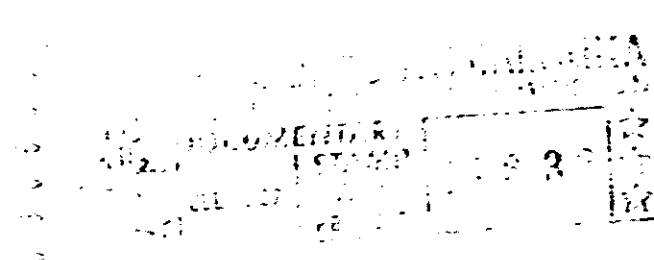
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty thousand eight hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 28, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 lot of land situate, lying and being in the State of South Carolina, County of Greenville, shown and designated as Lot no. 46 on plat of Colonial Hills, recorded in the RMC Office of Greenville County in Plat Book FFF at page 102; and being also shown on a more recent plat of Property of Kenneth W. Gonick and Kathleen H. Gonick, dated July 23, 1982, prepared by Freeland & Associates, Engineers, recorded in Plat Book 7E at page 7, and having, according to the more recent survey, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of East Lee Road, joint front corner of lots 47 and 46, (which point is approximately 505.1 feet to Brushy Creek Road), and running thence with the joint line of lots 47 and 46, S. 9-00 E., 150.0 feet to an iron pin; thence turning and running along the rear lot line of lot 46, S. 81-00 W., 100.0 feet to an iron pin; thence turning and running along the joint line of lots 46 and 45, N. 9-00 W., 150.0 feet to an iron pin on the southern side of East Lee Road; thence along said East Lee Road, N. 81-00 E., 100.0 feet to an iron pin, being the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Jesse L. Hartley, Jr., to be recorded of even date herewith.



which has the address of 2604 E. Lee Road, Taylors, South Carolina 29687 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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