



MORTGAGE

2001 1577 PAGE 178

THIS MORTGAGE is made this 15th day of July 1982, between the Mortgagor, Vergil Dale Bridges and Jayne F. Bridges (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 Fourteen Thousand Two Hundred Sixty Nine Dollars & Eighty Cents Dollars, which indebtedness is evidenced by Borrower's note dated July 15, 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, 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, together with all buildings and improvements, situate, lying and being on the Southern side of Willowtree Court, in the town of Simpsonville, Greenville County, South Carolina, being shown and designated as Lot No. 380 on a Plat of WESTWOOD, SECTION IV, made by Piedmont Engineers & Architects, dated June 7, 1972, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4R, Page 30, and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Willowtree Court at the joint corners of Lots Nos. 380 and 381 and running thence along the line of Lots Nos. 381 and 382, S. 2-27 E., 164.2 feet to an iron pin; thence N. 84-44 E., 184.6 feet to an iron pin; thence along the line of Lot No. 379, N. 45-08 W., 213.6 feet to an iron pin on Willowtree Court; thence with the curve of the cul-de-sac of Willowtree Court, the chord of which is S. 85-00 W., 40 feet to an iron pin, the beginning corner.

The above described property is a part of the same conveyed to Builders and Developers, Inc. by deed recorded in the RMC Office for Greenville County, South Carolina in Deed Book, Page 130, and is hereby conveyed subject to 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 affection said property.

The Grantee agrees to pay Town os Simpsonville and Greenville County property taxes for the tax year 1973 and subsequent years.

DERIVATION CLAUSE:

This is the same property conveyed by Builders & Developers, Inc. by deed dated 1-26-73 recorded 1-26-73 in volume no. 965 at page 612.

which has the address of 10 Willowtree Court Simpsonville South Carolina 29681 (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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