



MORTGAGE

THIS MORTGAGE is made this 11th day of August 1982, between the Mortgagor, Rachel D. Craft (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 Thirty-two thousand, seven hundred, ninety four and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated Aug. 11, 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 Sept. 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 certain piece, parcel or tract of land on the Northwest side of Emily Drive (formerly known as Moonville Road, In Grove Township, Greenville County, South Carolina, near Piedmont, S.C., containing ONE (1) ACRE according to a survey made by John C. Smith dated October 10, 1975 and having, according to said survey, the following metes and bounds:

BEGINNING at a nail and cap in Emily Drive and running thence N. 65-45 W. 375 feet along line now or formerly of Mitchell; running thence along McGaha line 37-06 F. 125 feet to an iron pin; running thence along McGaha line S. 65-45 E. 375 feet to a nail and cap in Emily Drive; running along and through Emily Drive S. 37-06 W. 125 feet to the point of beginning.

Being a portion of the property conveyed to Cora C. McGaha in Deed Book 541, at page 117.

This conveyance is made subject to all rights of way and easements recorded against said property and subject to the rights of way of Emily Drive.

See plat recorded in Plat Book 5N, page 98, RMC Office for Greenville County.

This is the same property conveyed by Deed of Cora C. McGaha unto Rachel D. Craft, dated 10/7/75 recorded 10/28/75, in the RMC Office for Greenville County volume 1026, page 404.

Documentary Stamps are figured on the amount financed \$15,062.04

which has the address of Rte. # 4 Box 12 Emily Lane, Piedmont, South Carolina 29673 (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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