

Documentary Stamps are figured on the amount financed: \$2,010.00

FILED SEP 23 2 49 PM '82 GREENVILLE CO. S.C. MORTGAGE

THIS MORTGAGE is made this 22nd day of September 1982, between the Mortgagor, Larry A. Garrett

(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 Twenty-five thousand, one hundred, fifty-five and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 22, 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 October 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 lot of land in Greenville County, State of South Carolina, on the western side of Clairmont Avenue, near the City of Greenville, being known and designated as Lot No. 11 of Central Realty Corporation Property recorded in Plat Book B at Page 86, and described as follows:

BEGINNING at a stake on the western side of Clairmont Drive at the joint corner of Lots Nos. 11 and 12, and running thence S. 38-15 E. 25 feet; thence S. 23-0 E. 50 feet to a stake in the joint corner of Lots Nos. 10 and 11 on Clairmont Drive; thence along the joint line of said lots, S. 73-20 W. 198.7 feet to a stake at the joint rear corner of Lots Nos. 10 and 11; thence N. 25-45 W. 48 feet to a stake at the joint rear corner of Lots Nos. 11 and 12; thence along the joint line of said lots, N. 65-16 E. 196.7 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of Ralph Howard, Jr., and Lucille W. Howard dated September 10, 1982, and recorded September 23, 1982, in the RMC Office for Greenville County in Deed Book 1174 at Page 432.

which has the address of 27 Clairmont 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 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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