

Nov 3 11 39 AM '82

MORTGAGE

DONNIE S. TANKERSLEY  
R.M.C.

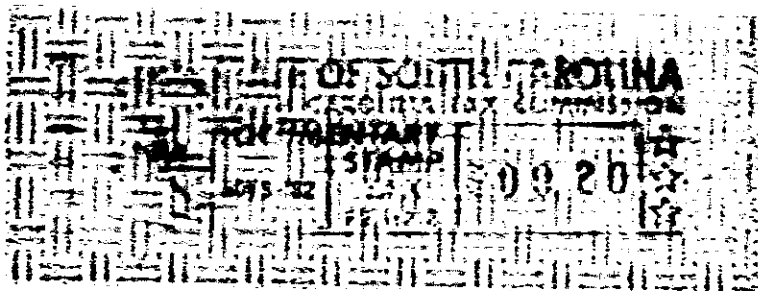
THIS MORTGAGE is made this 3rd day of November 19. 82., between the Mortgagor, Murray J. Berkowitz (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Three Thousand and no/100 (\$23,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 3, 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 December 1, 2013;

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 the buildings and improvements thereon, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as the major portion of Lot No. 1, Sub-division of Harold C. Gibson, as shown on a plat thereof recorded in the R. M. C. Office for Greenville County in Plat Book X, Page 44, and on a plat by R. B. Bruce, R. L. S., dated October 29, 1982, captioned Property of Murray J. Berkowitz, reference to said plats being made for a more complete description.

Being the same conveyed to the Mortgagor by deed of Sydney S. Berkowitz and Joseph L. Berkowitz, dated April 11, 1978, recorded in said R. M. C. Office in Deeds Book 1077, Page 300.



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which has the address of 20 Oakview Drive Greenville, South Carolina 29605 (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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