

FILED
GREENVILLE S.C.

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JOHN LANNERSLEY
R.M.C.

MORTGAGE

BOOK 1587 PAGE 165

THIS MORTGAGE is made this 22nd day of November 1982, between the Mortgagor, Richard T. Simonson and Susan R. Simonson (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").

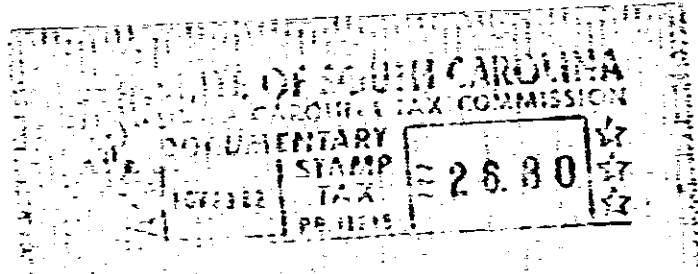
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Seven Thousand and No/100 (\$67,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 22, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1997 (herein "Note")

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 thereon, situate, lying and being on the southern side of Kenilworth Drive, in Greenville County, South Carolina, being known and designated as Lot No. 86 on a plat of KINGSGATE made by Freeland & Associates, dated November 18, 1982, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner with Lot 87 and running thence with the right of way of Kenilworth Drive, N. 66-20 E. 125 feet to the joint front corner with Lot 85; thence turning and running with the joint line with Lot 85, S. 24-56 E. 150.3 feet to an iron pin; thence with the joint line with Lot 93, S. 66-25 W. 120 feet to an iron pin; thence turning and running with the line of Lot 87, N. 26-54 W. 150.3 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Dale Kenneth Wheeler and Juliette R. Wheeler recorded July 15, 1981 in Deed Book 1151 at Page 708 in the RMC Office for Greenville County.



which has the address of 112 E. Kenilworth Drive, Greenville, South Carolina 29615 (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.