



Documentary Stamps are figured on the amount financed: \$5357.40

08-258716-65 BOOK 1587 PAGE 292

MORTGAGE

MORTGAGE is made this 9th day of Nov. 1982, between the Mortgagor, Ira M. Shortt and Janet E. Shortt (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 Seven Thousand, Four Hundred and Four and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated Nov. 9, 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 Jan. 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, with improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, South Carolina and known and designated as Lot No. 71 on a plat of Belmont Heights recorded in the RMC Office for Greenville County in Plat Book GG at Page 99 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side fo Kay Drive at the joint front corner of Lots 71 and 72 and running thence with Lot 22, S. 27-26 E., 162.9 feet to an iron pin; thence S. 63-10W., 70 feet to an iron pin a the rear corner of Lot 70; thence continuing with the line of Lot 70, N. 27-26 W., 162 feet to an iron pin on Kay Drive; thence with the southeastern side of Kay Drive, N. 62-34 E., 70 feet to the point of beginning.

This conveyance is made subject to all easements, conditions, covenants, restrictions and rights of way which are a matter of record and/or actually existing on the ground affecting the above described property.

This is the same property conveyed to the grantor herein by deed of Wilma P. Maus recorded in the RMC Office for Greenville County in Deed Book 882 at Page 114 on January 2, 1970.

GCTO - 3 NO29 82

which has the address of 20 Kay Drive, Greenville, SC 29605 (herein "Property Address");

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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".

4.00CD

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.