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JOHN TANNERSLEY
R.M.C.

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BOOK 1586 PAGE 192
BOOK 1587 PAGE 486

MORTGAGE

THIS MORTGAGE is made this 15th day of November, 1982, between the Mortgagor, William C. Cross (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 Four Thousand and 00/100 (\$64,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 15, 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, 2011

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 lot of land, together with all imprimis thereon, located in the State of South Carolina in the County of Greenville, and being shown as Lot No. 182 of Inglewood Horizontal Property Regime, as described in the master deed for such complex, and recorded in the office of the R.M.C. for Greenville County, in Deed Book 1008, at page 69, and being shown on a survey as recorded in Plat Book 5F at Page 79; being the property conveyed to the mortgagor by deed of Ruth C. Siminski, dated August 4, 1980, and recorded in Deed Book 1130 at Page 362.

SOUTH CAROLINA
DOCUMENTARY
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which has the address of 182 Inglewood Way, Greenville, (Street) (City)
S.C. 29615 (herein "Property Address"); (State and Zip Code)

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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