

MORTGAGE

THIS MORTGAGE is made this 8th day of November, 1982, between the Mortgagor, R. Kent Chapman

(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 Two thousand sixty-three and 04/100's (2063.04) Dollars, which indebtedness is evidenced by Borrower's note dated 11-08-82 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on 11-15-84

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 situate, lying and being in Oaklawn Township, Greenville County, South Carolina, on the northwestern side of Williams Road and containing 3.61 acres, more or less, as shown on a plat of "Ollie W. Rice Estate" dated September, 1975, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-0 at Page 43 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin in the center of Williams Road at the southwestern corner of the property herein conveyed and running thence along other property of Ollie W. Rice Estate N. 43-08 W. 764.5 feet to an iron pin; thence along a line of property of Charles Marion Chapman N. 54-47 E. 211.4 feet to an old iron pin; thence along a line of Helen A. Bradley down a road S. 43-08 E. 735.3 feet to an old nail and cape (spike) in the center of Williams Road; thence along the center of said road S. 47-26 W. 167.0 feet to a point; thence continuing along the center of said road S. 44-43 W. 43.0 feet to the beginning corner, and being a portion of the property willed by Ollie Woodson Rice to Charles Marion Chapman and L. Wells Chandler. See Apartment 1388 File 17 in the Office of the Probate Court for Greenville County, South Carolina.

This property is subject to existing easements, restrictions and rights of way upon or affecting said property.

This is the same property conveyed by deed to R. Kent Chapman by Charles Marion Chapman and L. Wells Chandler and recorded in Deed Volume 1030, at Page 747, dated January 27, 1976 and recorded January 28, 1976.

which has the address of Williams Rd, Oaklawn Township, S.C. (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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