

MORTGAGE

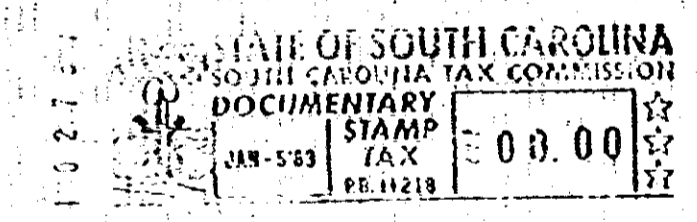
THIS MORTGAGE was made this 20th day of December 1982 between the Mortgagor, Kenneth Ray Clark (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-thousand and no/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 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 January 1, 2012;

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 situate, lying and being in the State of South Carolina, County of Greenville, near Fountain Inn, being shown and designated as Lot No. 7 on Plat of Bobby O. Ballew, as prepared by J. L. Montgomery, III, RLS, dated July, 1977, and having according to said plat, the following metes and bounds, to-wit: Beginning at an iron pin on the S.C. 23-154 and running thence with said road South 34-04 West 155.0 feet to an iron pin, joint front corner of Lots 7 and 8; thence turning and running with the common line of said lots S 58-52 East 567.3 feet to an iron pin, joint rear corner of said lots; then along the rear of Lot No. 7 N 29-20 East 155.0 feet to an iron pin; joint rear corner of lots 6 and 7; thence turning and running with the common line of said lots N 58-53 West 554.5 feet to an iron pin, on the SC 23-154, the point of beginning.

This being the same property conveyed to Kenneth Ray Clark by deed recorded in the office of R.M.C. for Greenville County in Deed Book 1151 at Page 924.



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which has the address of Lot 7, Old Fork Shoals Road, Fountain Inn, South Carolina 29644 (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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4328-RV-21