

MORTGAGE

THIS MORTGAGE is made this Second day of February 19 83, between the Mortgagor, Ellen H. Morgan (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 Ten Thousand Thirty-Two and 60/100 (10,032.60) Dollars, which indebtedness is evidenced by Borrower's note dated February (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 15, 1988

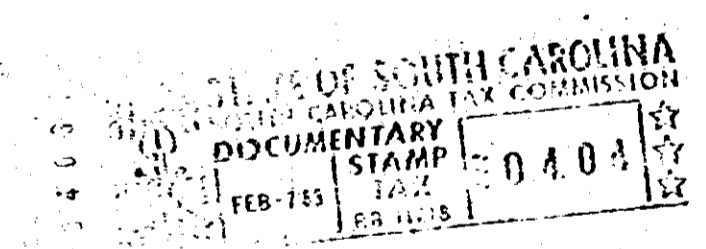
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 in Grove Township, County of Greenville, State of South Carolina, having the following metes and bounds:

BEGINNING at an iron pin Southeast corner of lot and running thence North 40 1/4 West 79.2 feet to an iron pin 50 feet from center of Southern Railway tract; thence parallel with Southern Railway tract 50 feet from center of said tract 310 feet to a point of Highway No. 29; thence down the center of Highway No. 29, 100 feet to a point in Highway No. 29; thence South 61 1/2 West 116 feet 6 inches to an iron pin; thence South 51 1/4 West 157 feet to the beginning corner.

This is the same piece, parcel or lot of land conveyed unto R.N. Hayes a/k/a Reece N. Hayes by deed of Louise M. Davis dated October 26, 1953 of record in the R.H.C. Office for Greenville County, South Carolina in Deed Book 488 at Page 413. The said R.N. Hayes a/k/a Reece N. Hayes having died testate on or about June 26, 1981, in Greenville County, South Carolina, (See Apartment 1661, File 20) devising the real property described above unto his children, Robert L. Hayes, Ellen H. Morgan and Charles J. Hayes. The said Robert L. Hayes and Charles J. Hayes conveyed their interest in and to the above described property unto the Mortgagor herein by deed of even date, and the said Hattie Jane Bagwell Hayes by separate deed having conveyed all her right title and interest in and to the above-referenced property unto the Mortgagor herein by deed of even date.

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which has the address of Highway 20, Piedmont (Street) (City) S.C. 29673 (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 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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