



Documentary Stamps are figured on the amount financed: \$25,466.20

MORTGAGE

BOOK 1594 PAGE 774

THIS MORTGAGE is made this 13th day of January 1983, between the Mortgagor, David H. Kersey and Nancy S. Kersey (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 Fifty One Thousand One Hundred Twenty Three and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 13, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 1-15-93

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 lying in the State of South Carolina, County of Greenville, shown as Lot 51 on plat of Holly Tree Plantation recorded in Plat Book 4X at pages 32-37, inclusive, and having such courses and distances as will appear by reference to said plat.

Derivation: Deed Book 1003 at page 455.

The above conveyance is subject to all rights of way, easements and protective covenants affecting the property appearing upon the public records of Greenville County.

This is that same property conveyed by Deed of Edward H. Hembree Builders, Inc. to David H. Kersey and Nancy S. Kersey, dated 6-06-75 and recorded 6-09-75 in Deed Vol. 1019 at page 502, in the R. M. C. office for Greenville County, SC.

which has the address of 208 Honey Horn Drive, Simpsonville, SC 29681 (Street) (City) SC 29681 (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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