



Documentary Stamps are figured on the amount financed: \$ 29,596.39

MORTGAGE

BOOK 1594 PAGE 794

THIS MORTGAGE is made this 12th day of January 1983, between the Mortgagor, Kenneth A. Sargent and Linda O. Sargent (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 Forty-two thousand, five hundred, ninety-seven and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 12, 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 February 1, 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 situate, lying and being on the Northwestern side of Kensington Road in the County of Greenville, State of South Carolina, being known and designated as Lot No. 73, Stratford Forest, as shown on a plat thereof prepared by Piedmont Engineering Service, dated February 5, 1957, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book KK at Page 89 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the North western side of Kensington Road at the joint front corner of Lots Nos. 72 and 73 and running thence with the line of Lot No. 72 N. 38-15 W. 295 feet to an iron pin in the rear line of Lot No. 76; thence with the line of Lots Nos. 76 and 75 N. 68-22 E. 275.5 feet to an iron pin; thence with the line of an undeveloped area S. 9-19 W. 210.5 feet to an iron pin on the Northwestern side of Kensington Road; thence with the Northwestern side of Kensington Road S. 40-36 W. 165 feet to the point of beginning.

This conveyance is made subject to "Protective Covenants Applicable to Stratford Forest", recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 578 at Page 1 and to drainage and utility easements, if any, affecting said lot. THIS is a portion of the property conveyed to the Grantor herein by deed of Furman University, dated November 13, 1956, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 567 at Page 397 on December 21, 1956.

ALSO: ALL that piece, parcel or lot of land situate, lying and being on the Northwestern side of Kensington Road in the County of Greenville, State of South Carolina, being known and designated as a triangular lot adjacent to Lot No. 73, Stratford Forest, as shown on a plat thereof prepared by Piedmont Engineering Service, dated February 5, 1957, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book KK at Page 89 and having, according to a plat prepared by Piedmont Engineers, Architects and Planners, dated February 18, 1977, entitled "Survey for Kenneth A. Sargent and Linda O. Sargent, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-A at Page 45, the following metes and bounds: BEGINNING at an iron pin at the joint corner of thk premises herein described and Lot No. 73 and running thence with the line of Lot No. 73 N. 9-19 W. 210.5 feet to an iron pin; thence S. 29-53 E. 184.73 feet to an iron pin on the Northwestern side of Kensington Road; thence with the Northwestern side of Kensington Road S. 50-38 W. 75 feet to the point of beginning. THIS is that same property conveyed by deed of Peoples Nat'l. Bank Agent for Furman Univ. to Kenneth A. Sargent and Linda O. Sargent, dated 2/16/77, recorded 2/18/77, (cont)

983 which has the address of 12 Kensington Drive, Greenville, SC (Street) (City) (State and Zip Code) (herein "Property Address");

048 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".

4.0000 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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