



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 10,133.08

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THIS MORTGAGE is made this 4th day of March 1983 between the Mortgagor, Talmadge C. Stroud and Brenda C. Stroud (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, four hundred, forty and 80/100 (20,440.80 Dollars, which indebtedness is evidenced by Borrower's note dated March 4, 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 March 15, 1993;

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, together with all buildings and improvements thereon, situate, lying and being on the southeastern side of Ridgecrest Drive, and the western side of Kent Lane, in the City of Greenville, Greenville County, South Carolina, being shown and designated as Lot No. 45 on a plat of VISTA HILLS made by Dalton & Neves, dated May 1946, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book P at page 149, and having according to said plat the following metes and bounds, towit:

BEGINNING at an iron pin on the southeastern side of Ridgecrest Drive at the joint front corner of Lots Nos. 44 and 45, and running thence with the southeastern side of Ridgecrest Drive N. 50-45 E., 91.2 feet to an iron pin; thence with the curve of the intersection of Ridgecrest Drive with Kent Lane, a chord of which is S. 65-37 E., 57.8 Feet to an iron pin on the western side of Kent Lane; thence with the western side of Kent Lane, S. 1-50E., 178.7 feet to an iron pin; thence along the line of Lot No. 46 S. 50-45 W., 10.9 feet to an iron pin; thence along the line of Lot No. 44 N. 39-15 W., 190 feet to an iron pin on the southeastern side of Ridgecrest Drive; point of BEGINNING

This is that same property conveyed by deed of Leona L. Garrett (Grantor) to Talmadge C. Stroud and Brenda C. Stroud, dated July 1, 1976, in Vol. 1039 page 36, in the R.M.C. Office for Greenville County, S.C.

which has the address of 314 Ridgecrest Dr., Greenville, S.C., 29609 (Street) (City) (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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