



MORTGAGE

THIS MORTGAGE is made this 25th day of March 1983, between the Mortgagor, Irma G. Kelley (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Nineteen thousand, one hundred, sixty four dollars and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 25, 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 April 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 in Greenville County, South Carolina, being shown as Lot No. 71 Section 4, plat of Duncan Mills, plat of which is recorded in Plat Book S at Pages 173-177 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast corner of Hutchins and Smith Streets and running thence with Smith Street S. 64-25 E. 79.6 feet to an iron pin on the west side of a 15 foot alley; thence with said alley S. 30-39 W. 64.6 feet; thence N. 58-09 W. 80.3 feet to an iron pin on Hutchins Street; thence with Hutchins Street N. 31-51 E. 56 feet to the point of beginning.

This being the identical property conveyed to us by deed of W.A. Campbell, Jr., recorded in the RMC Office for Greenville County, S.C. in Deeds Book 1067 at Page 853 on November 3, 1977.

This conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat(s) or on the premises.

This is the same property conveyed by deed of C.R. Stewart and Rosa P. Stewart, by deed dated 12-28-1977 and recorded 12-29-1977 in the RMC Office for Greenville County in Volume S Pages 173-177.

which has the address of 66 Hutchins Street, Greenville, S.C. 29611 (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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