

MORTGAGE

THIS MORTGAGE is made this 23rd day of May 1983, between the Mortgagor, Carl W. Drew and Martha H. Drew (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 Nine Thousand Thirty One and 60/100 (\$29,031.60) Dollars, which indebtedness is evidenced by Borrower's note dated May 23, 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 May 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 in Greenville Township, Greenville County, State of South Carolina, at the southeastern corner of the intersection of Bailey Street and Martin Street in the subdivision known as Verner Heights, and being the greater portion of Lots No. 228 and 229 as shown on plat of Verner Heights recorded in the RMC Office for Greenville County in Plat Book "A" at page 279, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Martin Street at joint corner of the property recently conveyed by C. R. Thompson to A. O. Stroudenmire, and running thence along the line of Martin Street, N. 86-45 W. 84 feet to an iron pin, corner of Martin Street and Bailey Street; thence with the line of Bailey Street, S. 13-30 W. 104 feet to an iron pin, joint corner of Lot No. 230, thence with the line of Lot No. 230, 90 feet to a point in line of Lot No. 230 and joint corner of the property recently conveyed by C. R. Thompson to A. O. Stroudenmire; thence in a straight line and running in a Northeasterly direction along Stroudenmire's line, 120 feet, more or less to a point on Martin Street, the beginning corner.

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This is that same property conveyed by deed of George Drew to Carl Wendell Drew and Martha Howard Drew dated March 19, 1976 and recorded March 26, 1976 in Deed Volume 1033 at Page 737 in the RMC Office for Greenville County, SC.

which has the address of 105 Tampa Street, Greenville, SC 29609 (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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