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R.F.L.

# MORTGAGE

THIS MORTGAGE is made this 7 th day of July  
19 83, between the Mortgagor, William W. Reynolds & Yvonne E. Reynolds  
(herein "Borrower"), and the Mortgagee,  
AMERICAN FEDERAL BANK, F.S.B., 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 Nine Thousand Four Hundred and  
Fifty & No/100 (\$9,450.00) Dollars, which indebtedness is evidenced by Borrower's note  
dated July 7, 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 the 1st day of August, 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 certain piece, parcel or lot of land, with all improvements thereon, situate,  
lying and being in the State of South Carolina, County of Greenville, being known  
and designated as Lot No. 14, as shown on a Plat of OAK HOLLOW Subdivision, Section I,  
prepared by Dalton & Neves Co., Engineers, dated October 1, 1980, and recorded in the  
RMC Office for Greenville County in Plat Book 7-X at Page 50, reference to said plat  
is hereby made for a more particular description.

This conveyance is subject to all restrictions, setback lines, roadways, zoning  
ordinances, easements and rights-of-way appearing on the property and/or of record.

This being the same property conveyed to the Mortgagor herein by deed from the  
Mortgagee herein of even date to be recorded herewith.

SOUTH CAROLINA  
DOCUMENTARY  
STAMP  
TAX  
203.80

which has the address of .....  
(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 improve-  
ments 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 seized 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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