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MORTGAGE

R.H.C. Greenville, S.C.

THIS MORTGAGE is made this 12th day of July 1983 between the Mortgagor, WILLIAM A. LAW AND KATHLEEN M. LAW

(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 Thirty-eight Thousand One Hundred and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated July 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 August 1, 2007.

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, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Pine Straw Way, in the Town of Mauldin, being known and designated as Lot No. 88 on a plat of FORRESTER WOODS, SECTION II, made by R. B. Bruce, dated March 17, 1973, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-X, page 64, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Pine Straw Way at the joint front corner of Lots Nos. 88 and 89 and running thence with the common line of said lots, S. 7-58 W., 149.9 feet to an iron pin; thence N. 88-58 W., 131.5 feet to an iron pin; thence N. 15-0 E., 167.6 feet to an iron pin on the southern side of Pine Straw Way; thence along the southern side of Pine Straw Way, S. 81-45 E., 110 feet to an iron pin, the point of beginning.

The above described property is the same conveyed to the Mortgagors by deed of Ronald D. Hall and Eleanor M. Hall to be recorded simultaneously herewith.

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which has the address of 105 Pine Straw Way, Route 6 Greenville, South Carolina 29607 (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 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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