10,058.04

MORTGAGE

THIS MORTGAGE is made this.

James W. Wright, Jr. and Sandra C. Wright

between the Mortgagor, (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").

All those pieces, parcel or tracts of land situate, lying and being in Greenville County, South Carolina, and being shown as Tract Nos. 7 and 8 on plat of Audubon Forest, recorded in the RMC Office for Greenville County, S.C. in Plat Book BB at page 197, and having according to said plat the following metes and bounds, to-wit:

BECINNING at an iron pin on the northeasterly side of Audubon Road, at the joint front corner of Tracts Nos. 6 and 7, and running thence with the common line of said tracts, N. 31-45 E. 358 feet to an iron pin, thence continuing with the line of Lot No. 6, N.30-47E 253 feet, more or less, to a pin in the center of branch, thence with the center of said branch as the line, N. 82-48 E. 197.2 feet; thence continuing with center of said branch, S. 27-33 E. 220 feet, to point in the center of said branch, the joint rear corner of Tracts Nos. 8 and 9, thence with the line of said tract, S. 43-16 W. 321 feet more or less, to an iron pin on the northeasterly side of Audubon Road, thence with sais Road the following courses and distances, to-wit; N. 35-30 W. 45 feet, N. 88-19 39.9 feet, S. 35-49 W. 194.1 feet; S. 70-00 W. 107.3 feet, N. 75-50 W. 86.1 feet, N. 62-38 W. 37.6 feet to the point of beginning and containing in the aggregate 3.83 acres.

This is the same property conveyed by deed of James Ritchie Whitmire to James W. Wright, Jr. and Sandra C. Wright, dated 2-13-79, recorded 2-13-79 in Volume 1096, at Page 861, in the RMC Office for Greenville County, S.C.

Rt. 5, Audubon Road Greenville, S.C. 29606

which has the address of [Street] [Crty]

(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 casements, 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 uncoumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easiments or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA (1995) 1997 . E THE FAVA FRENC UNIFORM INSTRUMENT

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