800x 1617 FAGE 135

## **MORTGAGE**

THIS MORTGAGE is made this. 18th day of July
19.83, between the Mortgagor, HELEN L. SMITH

(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 Fifty-Six Thousand Two Hundred & No/100 (\$56,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated. July 18, 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, 2003

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 situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Hawthorne Drive, being shown and designated as Lot No. 63 on plat of SECTIONS 1 & 2 GREENBRIER recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ at Pages 128 and 129 and having, according to a more recent plat entitled "Property of Helen L. Smith" prepared by Carolina Surveying Co., dated July 18, 1983, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the northwestern corner of the intersection of Hawthorne Drive and U.S. Hwy. 276 and running thence with the northern edge of Hawthorne Drive S. 83-40 W. 200 feet to an iron pin at the joint front corner of Lots 63 and 64; thence with the line of Lot 64, N. 6-20 W. 203 feet to an iron pin; thence N. 83-40 E. 95.7 feet to an iron pin on the western edge of U.S. Hwy. 276; thence with the western edge of said highway S. 33-36 E. 288.1 feet to an iron pin, the beginning corner.

This being the identical property conveyed to the Mortgagor herein by deed of James Marshall Lanford, Jr. and Judith Goodson Lanford recorded January 30, 1974, in the RMC Office for Greenville County, S.C., in Deed Book 993 at Page 137.

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TO THE PROPERTY OF THE PROPERTY

which has the address of ... 201 Hawthorne Drive Simpsonville

S.C. 29681 (herein "Property Address");

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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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring I ender's interest in the Property.

SOUTH CAROLINA 1 to 4 fem 5 6 75 FAMA FRENC UNIFORM INSTRUMENT

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