



Documentary Stamps are figured on the amount financed: \$ 5,131.00

# MORTGAGE

BOOK 1617 PAGE 916

THIS MORTGAGE is made this 14th day of June 1983 between the Mortgagor, Michael Gaddis and Donna W. Gaddis (same as Robert Michael Gaddis) (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 Seven Thousand One Hundred Sixty Five and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 14, 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 June 15, 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 piece, parcel or lot of land, with all buildings and improvements situate, lying and being on the eastern side of Vedado Lane, in Greenville County, South Carolina, being shown and designated as Lot No. 40 and a small portion of Lot No. 39 on a plat of Vardry Vale, Section II, recorded in the RMC Office for Greenville County, SC, in Plat Book WWW, page 53, and having according to a revision plat of Lots 39 and 40 of Vardry Vale Section II, made by Campbell & Clarkson, Surveyors, Inc., dated February 13, 1970, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Vedado Lane at the joint front corners of Lots Nos. 40 and 41, and running thence with the common line of said lots, S. 62-05 E., 157.8 feet to an iron pin; thence N. 27-13 E. 80.6 feet to an iron pin at the joint rear corners of Lots Nos. 39 and 40; thence a line through Lot No. 39, N. 55-21 W., 174.8 feet to an iron pin on Vedado Lane; thence along the eastern side of Vedado Lane 102.5 feet to the point of beginning.

This is that same property conveyed by deed of Patricia Ann Cason to Robert Michael Gaddis and Donna W. Gaddis dated April 22, 1983 and recorded April 26, 1983 in Deed Volume 1187 at Page 89 in the RMC Office for Greenville County, SC.

which has the address of 15 Vedado Lane 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 new 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.

