

1519-102

Documentary Stamps are figured on
the amount financed. \$ 18,258.07

MORTGAGE

THIS MORTGAGE is made this 1 day of July
19 83, between the Mortgagor, J. Gaynor Phillips and Mary O. Phillips
(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 Eighteen Thousand Six Hundred
Ninety Six Dollars and No/100 Dollars, which indebtedness is evidenced by Borrower's note
dated July 1, 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, 1993.

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 lot of land in the State of South Carolina, County of Greenville,
being known and designated as Lot 4, according to a plat entitled
"Heritage Lakes Subdivision" by Heamer Engineering Co., Inc., recorded in
Plat Book 6-H at Page 17 in the RMC Office for Greenville County and having
such metes and bounds as appear by reference to said plat. Said lot fronts
on the southerly side of Harness Trail.

This property is conveyed subject to Restrictive Covenants of record and
to any easements or rights-of-way affecting said property.

This is the same property conveyed to the grantor by deed of A. James
Nelson, dated September 28, 1979, and recorded in Deed Book 1112, page
936, RMC Office for Greenville County.

This is the same property conveyed by deed of Sandra F. Chandler to
J. Gaynor Phillips and Mary O. Phillips, dated 5-29-80, recorded
5-29-80, in Volume 1126, at Page 602, in the R.M.C. Office for Greenville
County, SC.

which has the address of 107 Harness Trail Simpsonville
(Street) (City)
South Carolina 29681 (therein "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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