

Documentary Stamps are figured on the amount loaned \$ 10,000.00

MORTGAGE

THIS MORTGAGE is made this 1st day of July 1983 between the Mortgagor, Robert O. Willard (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 Nineteen Thousand Three Hundred Forty Four 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 July 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 my right title and interest in and to that certain piece, parcel or lot of land situate, lying and being on the Northeastern side of Maryland Avenue near the Town of Greer, Greenville County, State of South Carolina, being known and designated as Lot No. 58 of Victor-Monaghan Development No. 2 and being shown on a plat prepared by Dalton & Neves, Engineers, dated April, 1947, recorded in the RMC office for Greenville County South Carolina, in Deed Volume P at page 119, and having according to said plat the following metes and bounds:

BEGINNING at a point on the Northeastern side of Maryland Avenue at the joint front corner of Lots Nos. 57 and 58, and running thence along the common line of said lots N. 35-21 E. 170 feet to a point on the Southern side of a 10 foot alley; thence along the Southern side of said 10 foot alley N. 54-39 W. 100 feet to a point at the joint rear corner of Lots Nos. 58 and 59; thence along the common line of said lots S. 35-21 W. 170 feet to a point on the Northeastern side of Maryland Avenue; thence along the Northeastern side of Maryland Avenue S. 54-39 E. 100 feet to the point of beginning.

This is that same property conveyed by deed of Mattie G. Willard to Robert O. Willard dated May 3, 1983 and recorded May 11, 1983 in Deed Volume 1188 at Page 67 in the RMC Office for Greenville County, SC.

which has the address of 108 Maryland Avenue Greer, SC 29651 (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 claim, 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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