

MORTGAGE

BOOK 1628 PAGE 316
Documentary Stamps are figured on
the amount financed: \$ 10,058.04

THIS MORTGAGE is made this 21st July
1983 between the Mortgagor, John Robert O'Cain & Elaine O'Cain
(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 Fourteen Thousand One Hundred
One Dollars and 80/100 (14,101.80) Dollars, which indebtedness is evidenced by Borrower's note
dated July 21, 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 5, 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 certain piece, parcel or lot of land, with all improvements there-
on, situate, lying and being in the State of South Carolina, County of Green-
ville, on the south side of Fernwood Lane being known and designated as Lots
15, 16 and 17 on a plat of Cleveland Forest Subdivision by Dalton & Neves,
Engineers, May 1940, recorded in the RMC Office for Greenville County in Plat
Book K, Pages 46 and 47, and having, according to said plat, the following
metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Fernwood Lane at the joint
front corner of Lots 14 and 15 and running thence with the southern side of
Fernwood Lane, N. 45-44 E. 63.3 feet to an iron pin; thence still with said
Lane N. 55-44 E. 60.7 feet to an iron pin; thence still with said Lane N.
68-04 E. 60.1 feet to an iron pin at joint front corner of Lots 17 and 18;
thence with the joint line of said lots S. 25-16 E. 146.2 feet to an iron
pin; thence S. 64-44 W. 180 feet to an iron pin at the joint rear corner of
Lots 14 and 15; thence with the joint line of said lots, N. 25-16 W. 120
feet to the point of beginning.

ALSO: ALL that piece, parcel or lot of land adjoining Cleveland Forest Sub-
division as shown on Plat recorded in the RMC Office for Greenville County
South Carolina, in Plat Book M, Page 57 and having, according to said Plat,
the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint corner of Lots 17 and 18 of said
Subdivision and running thence S. 25-16 E. 53 feet, more or less, to a
point; thence N. 64-55 E. 73 feet more or less to an iron pin; thence S.
19-30 E. 185.2 feet to a cedar post; thence N. 80-22 W. 288 feet more or
less to a point; thence N. 25-16 W. 71 feet more or less to an iron pin at
the joint rear corner of Lots 14 and 15 of said Subdivision; thence with the
rear line of Lots 15, 16 and 17 of said Subdivision, N. 64-44 E. 180 feet to
an iron pin, the point of beginning.

This is that same property conveyed by deed of James L. Smith and Hildegard C. Smith
to John R. O'Cain and Elaine P. O'Cain dated June 27, 1983 and recorded July 6, 1983
in deed volume 1191 at Page 832 in the RMC Office for Greenville County, SC.

which has the address of 42 Fernwood Lane, Greenville
(Street) (City)
South Carolina 29609 (herein "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 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, 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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