

ATTN: COMMERCIAL LENDING DIVISION
FILED
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MORTGAGE

BOOK 1632 PAGE 184

THIS MORTGAGE made this 17th day of October 1983, between the Mortgagor, Thomas J. Gaul and Jacquelyn C. Gaul (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 Twenty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 17, 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 April 14, 1984.

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, being known and designated as Lot No. 34 of a subdivision known as RIVER DOWNS, according to a plat thereof prepared by Piedmont Engineers, Architects and Planners, dated July 17, 1974, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-R, at pages 75 and 76, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to Thomas J. Gaul and Jacquelyn C. Gaul by deed of Heritage Homes, Inc. recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1082, at page 275.

This is a second mortgage on the above-described property, being junior in lien to that certain mortgage to Fidelity Federal Savings and Loan Association (now American Federal Savings and Loan Association) recorded in Mortgage Book 1452, at page 897, on December 14, 1978.

ALSO: ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 26 on plat of SUMMERPLACE recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 9-F, at page 49, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to Thomas J. Gaul and Jacquelyn C. Gaul by Summerplace Limited Partnership by deed of even date, recorded herewith.

STATE OF SOUTH CAROLINA
DEPARTMENT OF REVENUE
DOCUMENTARY TAX
OCT 25 1983
STAMP
TAX \$ 00.00

which has the address of _____ (Street) _____ (City)
_____ (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 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, 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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