MORTGAGE

Return to: American Federal Savings & Loan P. O. Box 72 Easley, South Carolina 29640

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THIS MORTGAGE is made this.

20th day of October

19. 83, between the Mortgagor, Luther S. Lowe and Carolyn B. Lowe

(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 Thirty Two thousand, Five hundred

Sixty One and 28/100 (32,561.28) Dollars, which indebtedness is evidenced by Borrower's note dated. October 20, 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 in 96 installments

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 with the buildings and improvements thereon, situate on the West side of Bear Drive (formerly known as Bear Grass Drive) near the City of Greenville in Greenville County, South Carolina, being shown as Lot No. 32 on Plat of Biltmore, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book Y at page 147, and having according to said Plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the West side of Bear Drive at the joint front corner of Lots No. 31 and 32 and runs thence along the line of Lot 31 N. 75-14 W., 150 feet to an iron pin; thence S. 14-46 W., 75 feet to an iron pin; thence with the line of Lot 33 S. 75-14 E., 150 feet to an iron pin on the West side of Bear Drive; thence along Bear Drive N. 14-46 E., 75 feet to the beginning corner.

This is the same property conveyed to me by E. B. Willis, Jr., dated June 18, 1957, recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 578, Page 542.

This being the same property conveyed to me by Robert Ernest McKee dated 9-19-66 recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 806, page 302.

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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