

GREENVILLE CO. S. C.  
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# MORTGAGE

BOOK 1632 PAGE 781

THIS MORTGAGE is made this 27th day of October 1983, between the Mortgagors, Daniel D. Ritchie & Patricia T. Ritchie (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, F.S.B. 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 One Hundred Five Thousand & no/100 (\$105,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 27, 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 November 1, 2013

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 piece, parcel or lot of land situate, lying and being on the northern side of Rockwood Drive, in the City of Greenville, County of Greenville, State of South Carolina being shown and designated as Lot 14 on a plat entitled "Meyers Park, Section 1" prepared by C. O. Riddle, dated September, 1976 and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 5P at Page 53 come revised November 10, 1976 recorded in Plat Book 5P at Page 60 and being further shown on a plat entitled "Survey for Daniel D. Ritchie and Patricia T. Ritchie" prepared by W. R. Williams, Jr. engineer/surveyor, PE & LS dated October 18, 1983 and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 10-C at Page 32 having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin old on the northern edge of Rockwood Drive 140 feet more or less southwest of Frantus Street and running thence along the northern edge of Rockwood Drive S. 62-47 W. 128.0 feet to an iron pin old joint front corner of Lots 13 and 14 and running thence along the line of Lot 13 N. 13-06 W. 257.29 feet to an iron pin old; thence along the line of Lot 66 S. 82-02 E. 120.21 feet to an iron pin old; thence along the line of Lot 67 S. 16-50 E. 183.29 feet to an iron pin old on the northern edge of Rockwood Drive, the point of BEGINNING.

This being the same property conveyed to the Mortgagors herein by deed of Jerry C. Langley and C. David Tollison dated October 27, 1983 and recorded in the R. M. C. Office for Greenville County, South Carolina in Deed Book 1199 at Page 366 on October 27, 1983.

which has the address of 204 Rockwood Drive, Greenville, SC 29605 (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 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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