

FILED
NOV 25 1983
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MORTGAGE

Documentary Stamps are figured on
the amount financed: \$18,011.21

THIS MORTGAGE is made this seventeenth day of October
1983, between the Mortgagor, Wayne R. Ternes and Melanie A. Ternes
(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-nine thousand
One-hundred & Twenty-five & 32/100 Dollars, which indebtedness is evidenced by Borrower's note
dated Oct. 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 November 5, 1990

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 with all buildings and improvements
thereon, situate, lying and being on the northwestern side of Edgewood
Drive in the Town of Mauldin, Greenville County, South Carolina, being
known and designated as Lot No. 11 as shown on a plat entitled ADDITION
TO KNOLLWOOD HEIGHTS made by Piedmont Engineers and Architects dated
June 2, 1966, recorded in the R. M. C. Office for Greenville County,
South Carolina in Plat Book PPP at Page 7 and having according to said
plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Edgewood Drive at the
joint front corner of lots nos. 10 and 11 and running thence along the
common line of said lots, N. 47-27 W. 165.0 feet to an iron pin; thence
along the rear line of lot no. 11, N. 42-33 E. 120.0 feet to an iron pin
at the joint rear corner of lots nos. 11 and 12; thence along the common
line of said lots, S. 47-27 E. 165.0 feet to an iron pin on the
northwestern side of Edgewood Drive, S. 42-33 W. 120 feet to an iron pin,
the point of beginning.

The above property is the same property conveyed to the grantors by deed
of Sidney David Skinner and Marion Skinner recorded June 6, 1979 in
Deed Book 1104 at Page 227 and is hereby conveyed subject to all rights
of way, easements, conditions, public roads and restrictive covenants
reserved on plats and other instruments of public record and actually
existing on the ground affecting said property.

The grantees agree and assume to pay Greenville County and Town of Mauldin
property taxes for the tax year 1980 and subsequent years.

As a part of the consideration of this deed the grantees agree and assume
to pay in full the indebtedness due on the note and mortgage covering the
above described property given to Fidelity Federal Savings and Loan
Association in the original sum of \$45,067.14 recorded in Mortgage Book
1469 at Page 308 which has a present balance due in the sum of \$44,907.08.

continued...

which has the address of 208 Edgewood Dr. Mauldin
(Street) (City)
South Carolina 29662 (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 seized of the estate herby 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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