

GREENVILLE, S.C.

NOV 21 1 02 PM '83

JOHN L. WALKER R.M.C.

# MORTGAGE

1137-132

THIS MORTGAGE is made this 17th day of November 1983, between the Mortgagor, Elaine Bynum Hitch (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 THIRTY-FIVE THOUSAND AND NO/100 (\$35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 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 December 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, containing 1.13 acres, more or less, on or near the southern side of Saluda Lake Road as shown on a plat of property of Elaine Bynum Hitch, prepared by Freeland and Associates, August 9, 1983, and recorded in the R.M.C. Office for Greenville County in Plat Book 9X at Page 25, and revised to show the property lines, walls and building of the improvements constructed thereon by survey of Freeland and Associates, on November 21, 1983. Block Book reference (308) B 3.1-1-45.2

This is the same property conveyed to the Mortgagor herein by deed of George Rose Morgan, Jr., recorded in the R.M.C. Office for Greenville County on August 11, 1983, in Deed Book 1194, at Page 244.

which has the address of 2 Saluda Lake Road Greenville (City)  
South Carolina 29611 (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 seized 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.

SOUTH CAROLINA (S.F. 57) F.M.A. FORM UNIFORM INSTRUMENT

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