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FILED
S.C.

MORTGAGE

THIS MORTGAGE is made this 20 day of January 1984, between the Mortgagor, Ralph F. Jeffery and Linda J. Jeffery (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, 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").

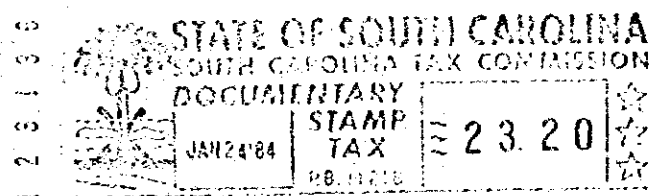
WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY-EIGHT THOUSAND AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 20, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2014

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 in Greenville County, State of South Carolina, being shown and designated as Lot 57 on plat of Eastgate Village Subdivision made by Piedmont Engineers and Architects dated 5/15/73 and recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 31. According to said plat, the property is more fully described as follows:

BEGINNING at an iron pin on Gaithburg Square at the joint front corner of Lots 56 and 57 and running thence along the joint line of said lots N. 73-05 W. 90.6 feet to an iron pin at the common corner of Lots 56, 57, 55 and 58; thence with line of Lot 58 N. 22-33 E. 93.7 feet to an iron pin on Bellamy Court; thence with said Court S. 70-23 E. 80.0 feet to an iron pin near the intersection of Gaithburg Square; thence with curve of said intersection the chord of which is S. 19-17 E. 31.5 feet to an iron pin on Gaithburg Square; thence with said Square S. 31-50 W. 66.5 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors by deed of James Gary Hinkle and Lynn M. Hinkle of even date to be recorded herewith.



which has the address of 1. Bellamy Court Taylors,
[Street] [City]

S.C. 29687 (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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