



Documentary Stamps are figured on the amount financed: \$ 26,064.44

MORTGAGE

THIS MORTGAGE is made this 9 day of January 1984 between the Mortgagor, Robert L. Chapman and Emma M. Chapman (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 Forty Nine Thousand Five Hundred Seven and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 9, 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 January 15, 1994

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 and lot of land in Austin Township Greenville County, State of South Carolina, being one (1) acre, more or less, on McKinney Road, as shown on a Plat of property of Robert L. Chapman and Emma M. Chapman dated December 22, 1977 by Clifford C. Jones, Registered Professional Engineer and Land Surveyor Number 1144, and being more particularly described by metes and bounds as follows:

BEGINNING at a point in McKinney Road, subject to the Road and running S. 46-56 W. 265 feet through an iron pin to an iron pin; thence S. an iron pin to a point in McKinney Road; thence in and along McKinney Road, N. 45-04 W. 155 feet to the point of beginning.

This property is subject to all rights of way, easements, restrictions, covenants and zoning laws of record and apparent from inspection.

BEING a part of the property conveyed to the Grantors in Deed Volume 855, Page 251, dated October 26, 1968 and recorded November 1, 1968, by Deed of C. C. McKinney.

DERIVATION CLAUSE: This is that same property conveyed by deed of Alvin Sullivan, Florida Mae Sullivan and Emma W. Sullivan to Robert L. and Emma M. Chapman, dated 1-9-78, recorded 1-12-78, in volume 1071 at page 834 of the RMC Office for Greenville County, SC.

which has the address of Rt 4 Box 132 McKinney Rd, Simpsonville South Carolina 29681 (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.

