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OFFICE OF THE REGISTER OF DEEDS

FEB 7 1984

JOHN R. HENNING
R.H.D.

VOL 1847 PAGE 133

MORTGAGE

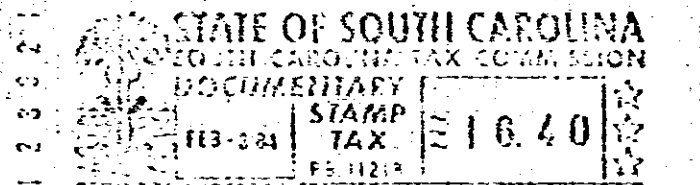
THIS MORTGAGE is made this 7th day of February, 1984, between the Mortgagor, **BILLY GENE WATKINS**, (herein "Borrower"), and the Mortgagee, **AMERICAN FEDERAL BANK, FSB**, a corporation organized and existing under the laws of **THE UNITED STATES OF AMERICA**, whose address is **101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA** (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of **FORTY-ONE THOUSAND AND NO/100 (\$41,000.00)** Dollars, which indebtedness is evidenced by Borrower's note dated **February 7, 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 **March 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 certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 4-A of Yorktown Horizontal Property Regime, the Master Deed for which is recorded in the RMC Office of Greenville County in Deed Book 1131 at Page 70 through 113, inclusive.

This is the same property conveyed to William H. Schaperkotter from American Service Corporation of South Carolina dated January 30, 1981 recorded in the RMC for Greenville County in Deed Book 1141 at page 794.



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which has the address of **Unit 4A, Yorktown Condominiums, Greenville**, (Street) (City), **S.C., 29640** (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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