



Documentary Stamps are figured on the amount financed: \$ 12,112.08

MORTGAGE

THIS MORTGAGE is made this 10th day of February 1984, between the Mortgagor, Elizabeth B. Edwards (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 Thirty Two Thousand Six Hundred Seventy Four and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 10, 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 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 piece, parcel or lot of land in Greenville Township, Greenville County, State of South Carolina in Ward #6 of the City of Greenville and being more particularly described by metes and bounds as follows:

BEGINNING at a point fifty feet from the intersection of University Brier Street on University Ridge and running thence with University Ridge fifty (50) feet; thence in a Southernly direction a distance of one hundred (100) feet; thence in line running Easterly direction parallel with University Ridge a distance of fifty (50) feet; thence in a Northernly direction a distance of one hundred (100) feet to the point of beginning.

This is that same property conveyed by deed of Henry M. L. James to Jiles R. Edwards, Jr. and Elizabeth B. Edwards dated March 3, 1947 and recorded 3-18-47 in Deed Volume 309 at Page 150 in the RMC Office for Greenville County, South Carolina.

ALSO this is that same property willed to Elizabeth B. Edwards by Jiles Rufus Edwards, Jr. (his 1/2 interest) who died intestate 12-26-70 recorded in Book Apt. 1162 at Page File 9 in Greenville County, South Carolina.

which has the address of 502 University Ridge Greenville, SC 29601 (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.

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