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Documentary Stamp and figured on the amount loaned: \$ 34,990.60

MORTGAGE

THIS MORTGAGE is made this 16th day of February 1984, between the Mortgagor, John Harold Hyatt and Sharon Hyatt (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-four thousand, seven hundred, ninty and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 16, 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 tract of land in the County of Greenville, State of South Carolina, containing 15.6 acres, more or less, shown on plat of Harold Hyatt recorded in plat book _____, page _____ and having the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of Old Saluda Dam Road, at the corner of Grumbles, 155.8 feet south of the Southern Railroad property, and running thence along Grumbles S. 68-23 E. 213 feet to an iron pin; thence along Ethel C. Durahm, S. 12 E. 99 feet to an iron pin; thence S. 19 E. 205 feet to an iron pin; thence S. 3 W. 153.6 feet to an iron pin; thence S. 3 E. 715 feet to an iron pin; thence with the branch known as Poinsett Branch the following courses and distances: S. 82-26 W. 85.5 feet; S. 34-51 W. 370 feet; S. 66-30 W. 165.5 feet; S. 79-30 W. 200 feet; N. 25 W. 105.4 feet; S. 59-48 W. 153 feet to Saluda River; thence with the river N. 25-34 E. 276 feet, more or less, to Jake W. Christopher; thence with Jake Christopher and Douglas Christopher, as follows: N. 51-53 E. 177 feet; N. 47-43 E. 200 feet; N. 32- E. 286 feet; N. 3-18 W. 90.3 feet; N. 27-30 W. 500 feet to a point in the center of Old Saluda Dam Road; thence with the center of the road N. 37-41 E. 100 feet to an iron pin; thence with the center of the road N. 30-01 E. 71 feet to the point of beginning. See plat W, page 39 and plat O, page 27. The road has been widened to a width of 50 feet in deed book 904, page 470. THIS IS that same property conveyed by deed of Harold L. Hyatt and Margaret W. Hyatt to Johnny H. Hyatt and Sharon K. Hyatt, dated 8/26/76, recorded 9/10/76, in Deed Volume 1042, at Page 670 in the R.M.C. Office for Greenville County, South Carolina.

LESS ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville and being shown on a plat of property of James A. Hyatt and Donna T. Hyatt, prepared by Jones Engineering Service on August 22, 1977 and having, according to said plat, metes and bounds, to-wit: BEGINNING at a point in the center of Old Saluda Dam Road, old iron pin located 17.6 feet from the center of the road, and running thence S. 68-23 E. 213 feet to an iron pin; thence turning and running S. 12-00 E. 99 feet to an iron pin; thence running S. 19-00 E. 50 feet to an iron pin; thence turning and running N. 70-44 W. 292.2 feet to a point in the center of Old Saluda Dam Road; thence running along the center of Old Saluda Dam Road, N. 25-11 E. 32.8 feet to a point; thence running N. 15-35 E. 100 feet to the point of beginning. THIS IS that same property conveyed by deed of Johnny H. Hyatt and Sharon K. Hyatt to James A. Hyatt and Donna T. Hyatt, dated 5/5/78, recorded 5/18/78, in Deed Volume 1079, at Page 481, in the R.M.C. Office for Greenville County, South Carolina.

ALSO LESS ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville and being shown on a survey for Western Carolina Regional Sewer Authority prepared by Piedmont Engineers and Architects dated December 21, 1976 and being shown on said plat as a 7.19 acre tract and having metes and bounds as shown on said plat, reference to which is hereby made, ~~said plat being recorded in the~~

which has the address of 315 Old Saluda Dam Rd. Greenville (City)

SC 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.

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