



Documentary stamps are figured on the amount financed: \$ 6,550.00

MORTGAGE

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THIS MORTGAGE is made this 3rd day of February 1984, between the Mortgagor, Larry A. Sifford and Linda D. Sifford (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 Nine Thousand Two Hundred Forty and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 3, 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 20th, 1989.

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, situate, lying and being on the southern and western sides of Westview Avenue, in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as Lot No. 6 of a subdivision known as Lost Valley, Section 1, plat of which is recorded in the RMC Office for Greenville County in Plat Book 5P, at page 24, and, according to said plat, has the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of Westview Avenue, at the joint corner of Lots Nos. 5 and 6, and running thence with the joint line of said lots, N. 89-11 W. 126.1 feet to an iron pin in the line of an area designated-"Recreational Area"; running thence N. 4-02 E. 86.4 feet to an iron pin on the southern side of Westview Avenue; running thence with the southern side of said Avenue the following courses and distances, to wit: S. 89-09 E. 10 feet; S. 79-09 E. 39.9 feet; S. 60-24 E. 35 feet; S. 42-54 E. 35 feet; S. 23-54 E. 40.9 feet to an iron pin, the point of beginning.

This property is conveyed subject to easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground effecting the subject property, and specifically to Restrictions recorded in the RMC Office for Greenville County in Deed Book 1031, at page 289, and to a drainage easement along the boundary of Lot No. 5 as shown on said plat. This property is a portion of the property conveyed to the Grantor herein by deed of F. Towers Rice, dated December 3, 1975, recorded December 4, 1975, in the RMC Office for Greenville County in Deed Book 1028, at page 97.

The Grantor herein assumes and agrees to pay that certain Note and Mortgage heretofore executed unto Carolina Federal Savings and Loan Association, in the original amount of \$33,600.00, recorded in Mortgage Book 1370, at page 536, said mortgage having a present balance of \$33,600.00.

This is that same property conveyed by deed of United Development Service Inc. to Larry A. and Linda D. Sifford, dated November 26, 1976, recorded November 29, 1976, in Volume 1046, at Page 920, in the RMC Office for Greenville County.

which has the address of 65 Westview Ave. Greenville, S.C. 29609 (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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