



Documentary Stamps are figured on the amount financed: \$ 5010.36

MORTGAGE

THIS MORTGAGE is made this 13th day of February 1984, between the Mortgagor, Michael R. And Rachel Byars (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 Seven Thousand, Five Hundred, Sixty Five and 04/100 Dollars, which indebtedness is evidenced by Borrower's note dated 2-13-84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 2-20-1990;

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 lot of land situate on the western side of Konnarock Circle in the County of Greenville, State of South Carolina, being shown as Lot No. 10 on a plat of Richmond Hills Subdivision, Section 5, dated November 14, 1967, prepared by R. B. Bruce, Surveyor, recorded in Plat Book WWW at page 38 in the RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Konnarock Circle at the joint front corner of Lot 9 and Lot 10 and running thence with Lot 9 N. 62-24 W. 150 feet to an iron pin at the joint rear corner of Lot 9 and Lot 10; thence N. 27-36 E. 100 feet to an iron pin at the Joint rear corner of Lot 10 and Lot 11; thence with Lot 11 S. 62-24 E. 150 feet to an iron pin on the western side of Konnarock Circle; thence with waid Circle S. 27-36 W. 100 feet to the point of beginning.

This is the same property conveyed to the grantor by deed recorded in Deed Book 894 at page 110 in the RMC Office for Greenville County.

DERIVATION CLAUSE:

This is the same property conveyed by Richard V. Hallman and Mary B. Hallman to Michael R. Byars by Deed dated 6-23-76, recorded 6-24-76, in Deed Volume 1038 at page 523. In the RMC Office for Greenville County, SC.

which has the address of 19 Konnarock Circle Greenville SC 29611 (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 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.