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FILED
GREENVILLE CO. S.C.

MORTGAGE

MAR 23 11 38 AM '84

THIS MORTGAGE is made this 22nd day of March 1984, between the Mortgagor, Rick E. Watkins (herein "Borrower"), and the Mortgagee, AMERICAN SERVICE CORPORATION, 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 Eighty-four Thousand and no/100 (\$84,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 22, 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 April 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 piece, parcel or lot of land, with improvements thereon, being known and designated as Lot 5, Section 1A of Silverleaf as shown on plat entitled "Property of Rick E. Watkins", recorded in the RMC Office for Greenville County, South Carolina in Plat Book 106 at Page 4, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the west side of West Silverleaf Street at the intersection of West Silverleaf Street and a future road and running thence with West Silverleaf Street S. 26-34 W. 75.00 feet to an iron pin, thence N. 66-41 W. 150.22 feet to an iron pin, thence N. 26-34 E. 108.52 feet to an iron pin, thence S. 63-26 E. 125 feet to an iron pin, thence S. 18-26 E. 35.35 feet to an iron pin, the point of BEGINNING.

This being the same property conveyed to the Mortgagor by deed of American Service Corporation dated March 22, 1984 and recorded March 23, 1984 in the RMC Office for Greenville County, South Carolina in Deed Book 1208 at Page 758.

STATE OF SOUTH CAROLINA
RECORDING AND TAX COMMISSION
DOCUMENTARY
STAMP TAX
33.60

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which has the address of 109 Silverleaf Street, Greer, SC, 29651 (Street) (City) (State and Zip Code) (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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