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MORTGAGE

DONNIE S. TRANKERSLEY  
R.M.C.

THIS MORTGAGE is made this 27th day of April 1984, between the Mortgagor, James M. Holtzclaw and Rhonda A. Holtzclaw (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 Seventy-five Thousand and No/100 (\$75,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 27, 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 May 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 certain piece, parcel, or tract of land, situate, lying, and being in the County of Greenville, State of South Carolina, and according to a plat prepared of said property by Freeland & Associates, December 2, 1983, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 9-F, at Page 38, having the following courses and distances, to-wit:

BEGINNING at a new iron pin on the edge of Old Spartanburg Road, joint front corner with Brushy Creek Baptist Church and running thence with the edge of said Road, S. 85-59 E. 95.61 feet to a new iron pin on the edge of said Road; thence continuing with the edge of said Road, S. 89-38 E. 128.39 feet to a new iron pin on the edge of said Road; thence continuing with the edge of said Road, S. 89-51 E. 103.76 feet to a new iron pin on the edge of said Road, joint corner of property now or formerly belonging to Edward L. Holtzclaw and Corrie Lou Holtzclaw; thence running with the common line with the said Edward L. Holtzclaw and Corrie Lou Holtzclaw, S. 11-21 W. 540.81 feet to a new iron pin, joint corner with property now or formerly belonging to Don E. Holtzclaw and Kathy A. Holtzclaw; thence running with the common line with the said Don E. Holtzclaw and Kathy A. Holtzclaw, S. 67-30 W. 529.15 feet to an old iron pin; thence running with the common line with property belonging to Brushy Creek Baptist Church, N. 8-05 E. 95.70 feet to an old iron pin; thence continuing with the common line with property belonging to Brushy Creek Baptist Church, N. 10-37 E. 343.96 feet to an old iron pin; thence continuing with the common line with property belonging to Brushy Creek Baptist Church, N. 39-30 E. 247 feet to an iron pin; thence continuing with the common line with property belonging to Brushy Creek Baptist Church, N. 16-05 E. 121.91 feet to an iron pin on the edge of Old Spartanburg Road, the point of Beginning.

The within property is the identical property conveyed to James M. Holtzclaw and Rhonda A. Holtzclaw by deed of Edward L. Holtzclaw, dated December 30, 1983, which said deed is recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1203, at Page 571.

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which has the address of 2909 Old Spartanburg Road Greer South Carolina 29651 (herein "Property Address"); (Street) (City) (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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