

FILED
GREENVILLE, S.C.

MORTGAGE

THIS MORTGAGE is made this 15th day of May 1984 between the Mortgagor, Charles E. Skipper and Ann E. Skipper R.H.C. (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 Sixty-Five Thousand Six Hundred and No/100 (\$65,600.00) Dollars, which indebtedness is evidenced by Borrower's note dated * May 15, 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 * June 1, 2014

* For monthly installments and interest rates, see SCHEDULE A attached.

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 lot of land lying and being on the westerly side of Gettysburg Court in the City of Simpsonville, County of Greenville, State of South Carolina being known and designated as Lot No. 178, Section 4, Powderhorn as recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book 8-P at Page 22 and being further shown on a plat entitled "Property of Charles E. Skipper and Ann E. Skipper" prepared by Carolina Surveying Company, R.B. Bruce, R.L.S. dated May 4, 1984 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin along the right of way of Powderhorn Road and running thence along the right of way of Powderhorn Road N. 80-57-27 W., 160.10 feet to an iron pin along the center line of a creek; thence running along the center line of a creek as the property line the traverse of which is N. 36-41-06 E., 121.73 feet to an old iron pin along the joint rear corner of Lots 178 and 179; thence running along the line of Lot 179 S. 78-15 E., 141.5 feet to an old iron pin along the right of way of Gettysburg Court; thence running along the right of way of Gettysburg Court S. 2-10-12 W., 35.36 feet to an iron pin along the right of way of Gettysburg Court; thence continuing along the right of way of Gettysburg Court S. 22-52-29 W., 47.43 feet to an iron pin along the right of way of Gettysburg Court; thence S. 65-53-07 W., 36.56 feet to an iron pin along the right of way of Powderhorn Road, the point of beginning.

This property is conveyed subject to all restrictions, set back lines, roadways, easements, and rights of way, if any, appearing on record on the premises or on the recorded plat, which effect the property hereinabove described.

This is the same property conveyed to the mortgagors herein by deed to be recorded herewith.

which has the address of 106 Gettysburg Court Simpsonville, S.C. 29681 (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.

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