

MORTGAGE

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THIS MORTGAGE is made this 30th day of May 1984, between the Mortgagor, Albert Richard Reid and Vera Chestain Reid American Federal Bank, F.S.B. (herein "Borrower"), and the Mortgagee, American Federal Bank, F.S.B., a corporation organized and existing under the laws of State of South Carolina, whose address is 101 East Washington Street, Greenville, S. C. (herein "Lender").

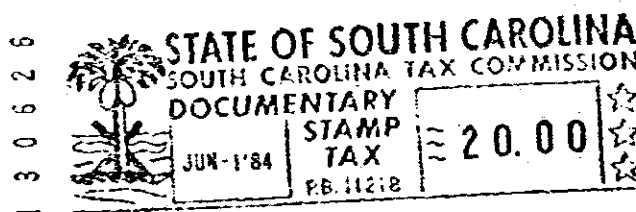
WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY THOUSAND AND NO/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 30, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2014

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 northern side of Holly Park Drive being shown as Lot No. 131 on a plat of Holly Tree Plantation, Phase II, Section III-B dated April 20, 1978 prepared by Piedmont Surveyors, recorded in Plat Book 6-H at Page 41 in the R. M. C. Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Holly Park Drive at the joint front corner of Lot 130 and 131 and running thence with Lot 130 N. 10-14 E. 208.9 feet to an iron pin at the joint rear corner of Lot 130 and Lot 131; thence N. 87-34 E. 176.33 feet to an iron pin at the joint rear corner of Lot 131 and Lot 132; thence with Lot 132 S. 26-15 W. 265.4 feet to an iron pin on Holly Park Drive; thence with said drive the following courses and distances: N. 66-40 W. 31 feet, N. 77-08 W. 53 feet and N. 88-24 W. 16 feet to the point of BEGINNING.

This is the same property conveyed to the mortgagors by deed of Merrill Lynch Relocation Management, Inc. dated May 30, 1984 and recorded May 31, 1984.



which has the address of 204 Holly Park Drive Simpsonville (Street) (City) S.C. (herein "Property Address"); (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 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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Vertical stamp on the right margin with the number 14328-172.