

MORTGAGE

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THIS MORTGAGE is made this 31st day of May 1984, between the Mortgagor, BARBARA JEAN McCRACKEN (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").

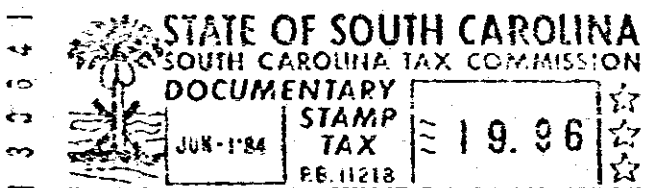
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Nine Hundred and No/100 (\$49,900.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 31, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the 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 certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the Western side of Atherton Way, being known and designated as Lot No. 81 as shown on plat of Devenger Pointe, Section I, dated March, 1983, prepared by Dalton & Neves Co., and recorded in the RMC Office for Greenville County, S. C. in Plat Book 9-F, at Page 59, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Western side of Atherton Way, at the joint front corner of Lots Nos. 19 and 81, and running thence with the joint line of said lots, N. 57-01 W. 140 feet to an iron pin at the joint rear corner of Lots Nos. 81, 82, 18 and 19; thence with the line of Lot No. 82, and continuing with the line of Lot No. 83, N. 32-59 E. 130 feet to an iron pin at the joint rear corner of Lots Nos. 80 and 81; thence with the joint line of said lots, S. 35-00 E. 127.97 feet to an iron pin on the Western side of Atherton Way; thence with the Western side of said Way, the chord of S. 14-00 W. 65.62 feet to an iron pin; thence continuing with said Atherton Way, S. 32.59 W. 20 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of The Smith Companies, A South Carolina Partnership, dated May 31, 1984, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1214, at Page 93, on June 1, 1984.



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which has the address of Greer, S. C. 29651 (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.

