



Declaratory interest figured on the amount of \$ 11,058.44

MORTGAGE

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THIS MORTGAGE is made this 14th day of May 1984 between the Mortgagor, Glenn E. and Joan T. Rummage (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 twenty one thousand two hundred fifty four and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 14, 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 5, 1994.

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 located in the County of Greenville, State of South Carolina, and being known and designated as Lot #158, according to a plat entitled, "HERITAGE LAKES SUBDIVISION", by Heaner Engineering Co., Inc., as revised October 26, 1977, and recorded in the R. M. C. Office for Greenville County in Plat Book 6H, Page 17. Reference is hereby made to said plat for a metes and bounds description.

Being the same property conveyed to the Grantor by Comfortable Mortgages, Inc., said deed being recorded May 5, 1978, in the R. M. C. Office for Greenville County in Deed Book 1078, Page 636.

The above described lots are hereby conveyed subject to rights-of way, easements, conditions, sewer lines, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affecting said property.

This is that same property conveyed by deed of Academy Rental Co. a gen. pt. to Glenn E. Rummage and Joan T. Rummage, dated 5-12-78, recorded 5-15-78, in Volume 1079, at Page 207, in the R.M.C. Office for Greenville County, S. C.

which has the address of 108 Andalusian Trail, Simpsonville, (City) So. Car. 29681 (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 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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