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FILED
GREENVILLE, S.C.

MORTGAGE

THIS MORTGAGE is made this 14th day of June, 1984 between the Mortgagor, Enzel D. Cothran (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").

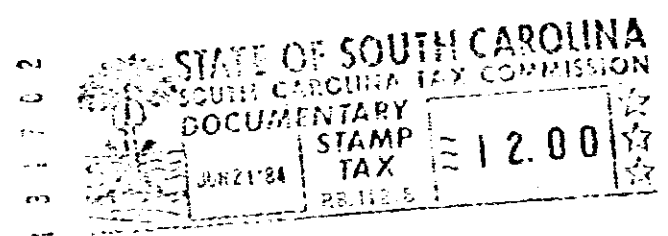
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty thousand and no/100ths (\$30,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 14, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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, with all improvements thereon or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina being shown and designated as the major portion of Lot No. 20 of ROCKWOOD PARK SUBDIVISION, according to a plat thereof prepared by Richard D. Wooten Jr., RLS 4678, dated April 25, 1981 and recorded in Plat Book 8-0 at Page 37; and being described more particularly according to plat of Enzel D. Cothran prepared by Freeland and Associates dated June 14, 1984 recorded in Plat Book 105 at Page 25 as having the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern side of Rockwood Drive at the joint front corner of Lots 21 and 20 and running with the common line of said Lots N 39-27 W, 239.1 feet to an iron pin; thence N 47-04 E, 74.0 feet to an iron pin; thence S 39-24 E, 232 feet to an iron pin on the northwestern side of Rockwood Drive; thence with Rockwood Drive S 42-00 W, 74.5 feet to the point of beginning.

DERIVATION: Deed of L.H. Kirk, as life tenant & Ann Kirk Christenberry, remainderman recorded April 30, 1981 in Deed Book 1147 at Page 163. Also see Deed of Enzel D. Cothran to Guerry W. Green recorded October 5, 1983 in Deed Book 1197 at Page 914.



which has the address of 34 Rockwood Drive, Greenville, SC 29605 (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.

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