



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 20,062.04

THIS MORTGAGE is made this thirtieth day of May 1984 between the Mortgagor, Bhadriah Gavurla and Kusuma Gavurla (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-three thousand one hundred forty seven and 28/100 Dollars, which indebtedness is evidenced by Borrower's note dated (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, 1986.

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 in the County of Greenville, State of South Carolina, on the northwesterly side of Ellesmere Drive, being shown and designated as Lot No. 249 on plat of Del Norte Estates, Section II, recorded in the RMC Office for Greenville County in Plat Book "4N" at Page 12 and 13, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Ellesmere Drive at the joint front corner of Lots Nos. 249 and 250 and running thence with the joint line of said lots, N. 46-30 W. 127 feet to an iron pin; running thence N. 43-30 E. 100 feet to an iron pin at the joint rear corner of Lots 249 and 248; thence with the joint line of said lots S. 46-30 E. 127 feet to an iron pin on the northwesterly side of Ellesmere Drive; thence with the northwesterly side of said Drive S. 43-30 W. 100 feet to the point of BEGINNING.

This is the same property conveyed by deed of James H. Derrick and Arlene L. Derrick to Bhadriah Gavurla and Kusuma Gavurla dated January 31, 1975 and recorded January 31, 1975, in volume 1014 at page 65 of the RMC Office for Greenville County, South Carolina.

which has the address of 27 Ellesmere Drive Greenville, SC 29615 (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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RECORDED

20-8237