

GREENVILLE
JUN 25 3 40 PM '84

MORTGAGE

VOL 1009 PAGE 407

THIS MORTGAGE is made this 26th day of June 19. 84, between the Mortgagor, Bernard C. Kramer, III and Barbara D. Kramer (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").

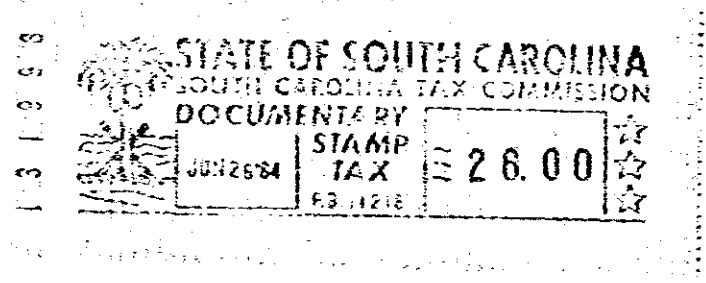
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-five Thousand and no/100 (\$65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 26, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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 piece, parcel or lot of land situate, lying and being approximately six miles West of Greer, in the County of Greenville, State of South Carolina, and being shown and designated as Lot 3 of Forest Acres, Section I, on plat entitled "Survey for Bernard C. Kramer, III, and Barbara D. Kramer" dated June 25, 1984, by Wolfe and Huskey, Inc., said plat to be recorded herewith and to which reference is hereby made for a more particular description.

This being the same property conveyed to Bernard C. Kramer, III, and Barbara D. Kramer by Mary W. Leonard and Steve C. Leonard by deed to be recorded herewith.

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which has the address of 402 Indian Trail, Taylors, S. C. 29687 (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.

C. O. C. I.

