



Documentary Stamps are figured on the amount financed: \$ 19,533.79

MORTGAGE

VOL 1609 PAGE 881

THIS MORTGAGE is made this 16th day of April 19 84, between the Mortgagor, Robert J Howell, jr and Patricia G. Howell (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 Seventeen Thousand Seven Hundred Sixty Three & 84/100's Dollars, which indebtedness is evidenced by Borrower's note dated 4-16-84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 5, 1992

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 with all buildings and improvements thereon, situate, lying and being on the northeastern side of Meyers Drive in the City of Greenville, Greenville County, South Carolina being known and designated as Lot No. 22 and the adjacent one-half of Lot. No. 21 as shown on a plat entitled SUNSET HILLS, PLAT NO. 2, made by R.E. Dalton dated December 1945, recorded in the R.M.C. Office for Greenville County South Carolina in Plat Book P at Page 19 and having the metes and bounds as described thereon.

This is the same property conveyed to the grantors by deed of Phoebe Todd and Donald E. Rizer as Co-Executors under the Last Will and Testament of Elizabeth R. Bobo recorded in Vol. 1183 at page 579 in the R.M. C. Office for Greenville County.

which has the address of 9 Meyers Drive Greenville S.C. 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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