

GREENVILLE, S.C.
JUL 3 1 30 PM '84
GREENSBLE

MORTGAGE

THIS MORTGAGE is made this ^{3rd} ^{YDR BER} day of July ^{YDR BER} 1984... between the Mortgagor, JOHN D. RIVARD and BRENDA C. RIVARD (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").

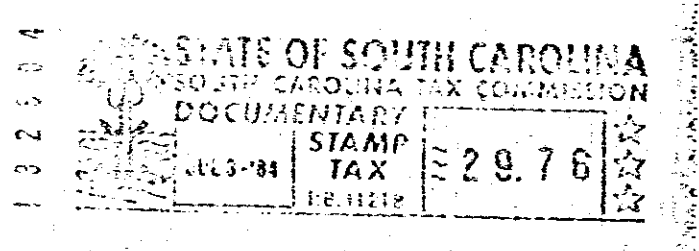
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Nine Thousand Two Hundred and No/100-- (\$99,200.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 3, 1984 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on August 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 in Chick Springs Township, Greenville County, State of South Carolina, being known and designated as a portion of Tract No. 4 of Halloran Heights, located on Paris Mountain, containing 2.00 acres, more or less, as shown on Plat of said Halloran Heights, and also being shown on a more recent plat entitled "Property of John D. Rivard and Brenda C. Rivard," dated June 6, 1984, and having, according to said more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Woodhaven Drive at the joint front corners of Lots Nos. 3 and 4 and running thence with said Woodhaven Drive, S. 75-59 E. 151.0 feet to an iron pin; thence still with said drive, S. 80-26 E. 49.0 feet to an iron pin; thence turning and running N. 3-00 E. 367.6 feet to an iron pin in the center line of a branch; thence up the center line of said branch, the traverse line of which is N. 88-16 W. 39.5 feet to an iron pin; thence still with said branch, S. 81-30 W. 112.5 feet to an iron pin; thence still with said branch, N. 81-58 W. 174.6 feet to an iron pin, joint rear corners of Lots Nos. 3 and 4 and running thence with the boundary line of Lot No. 3, S. 14-47 E. 149.0 feet to an iron pin; thence running S. 20-50 E. 200.0 feet to an iron pin on the northern side of Woodhaven Drive, being the point of beginning.

Derivation: Byron H. Hill, Deed Book 1199, at Page 211, recorded October 25, 1984.



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which has the address of Woodhaven Drive Greenville South Carolina 29609 (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.