



VOL 1675 PAGE 964
Documentary Stamps are figured on
the amount financed: \$ 10,241.50

MORTGAGE

THIS MORTGAGE is made this twenty first day of June, 1984, between the Mortgagor, James R. and Judith H. Capps (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 twelve thousand, six hundred, seventy five and 60/100 (\$12,675.60) Dollars, which indebtedness is evidenced by Borrower's note dated June 21, 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, 1987

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 improvements thereon, situate, lying and being on the Northern side of Rockvale Drive in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 1 on a plat of ROCKVALE Section 1, made by J. Mac Richardson, RLS, dated October, 1958 and recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ, page 108, reference to which is hereby craved for the metes and bounds thereof.

Being the same property conveyed to the Secretary of Housing and Urban Development by Deed of Frank P. McGowan, Jr., as Master, dated October 6, 1978, recorded in the RMC Office for Greenville County on November 17, 1978, in Book 1092, Page 198.

This is the same property conveyed by Deed of Secretary Housing and Urban Development unto James R. and Judith H. Capps, dated May 3, 1979 recorded May 16, 1979, in the RMC Office for Greenville County, South Carolina, volume 1102 page 697.

which has the address of Route 5, Rockvale Drive, Piedmont,
(Street) (City)
SC 29673 (herein "Property Address");
(State and Zip Code)

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.

SC70 -- / AU 384 742

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