



Documentary Stamp are figured on the amount of \$ 10,057.3

# MORTGAGE

Vol. 1678 No. 628

THIS MORTGAGE is made this 1st day of August 1984, between the Mortgagor, Thomas M. Howard III & Rochelle E. Howard (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 Nineteen Thousand Five Hundred Seventy-five & 60/100's Dollars, which indebtedness is evidenced by Borrower's note dated August 1, 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 Aug. 20, 1994

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, situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Carswell Avenue, being shown and designated on a plat entitled "Property of Thomas M. Howard, Jr." dated October 12, 1972 prepared by Campbell & Clarkson Surveyors, Inc., a more particularley description, to-wit:

BEGINNING at an old iron pin on the southern side of Carswell Avenue and running thence S. 22-30 E. 134.7 feet to an old iron pin; thence S. 50-30 W. 157 feet to a new iron pin; thence N. 22-06 W. 132 feet to a new iron pin; thence N. 50-30 E. 117.5 feet to an old iron pin on Carswell Avenue; thence along the southern side of Carswell Avenue, N. 46-25 E. 39.5 feet to the point of beginning.

This is that same property conveyed by deed of Thomas M. Howard, Jr. and Leona M. Howard to Thomas M. Howard, III and Rochelle E. Howard dated December 21, 1973 and recorded December 28, 1973 in Deed Volume 991 at Page 382 in the RMC Office for Greenville County, SC.

which has the address of Rt. 2 Box 540 Marietta, South Carolina (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.

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