

FILED  
GREENVILLE, S.C.

**MORTGAGE**

VOL 1684 PAGE 516

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THIS MORTGAGE is made this 28th day of September 1984, between the Mortgagor, EDNA M. WERSLEY, Ted R. Holtzclaw and Linda H. Holtzclaw (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 Sixteen Thousand One Hundred Four & NO/100 (\$16,104.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 28, 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 October 15, 1994.

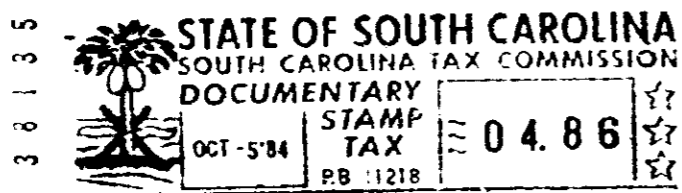
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land lying, being and situate on the East side of Lee Circle, at the city limits of Greer, in Chick Springs Township, County and State aforesaid, and being known and designated as Lot No. 12 of Maple Heights as shown on plat prepared for the Lee G. Smith Estate, by H. S. Brockman, Registered Surveyor, dated August 29, 1958 and which plat has been recorded in the RMC Office for Greenville County, in Plat Book MM, page 31, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Lee Circle at the joint front corner of lots nos. 11 and 12 as shown on said plat, and running thence with the joint property line of said two lots N. 82-30 E., 324 feet, more or less, to Maple Creek; thence up Maple Creek, creek being the line, to the joint rear corner of lots nos. 12 and 13 as shown on said plat; thence with the joint property line of said last two mentioned lots S. 54-51 W., 250 feet, more or less, to an iron pin on the East side of Lee Circle; thence with the East side of Lee Circle S. 12-04 E., 90 feet to the beginning point.

This property is subject to all restrictions, easements, rights-of-way, roadways and zoning ordinances affecting the above described property.

This is that same property conveyed to Mortgagor by deed of Elmer S. Wilson, recorded 3-12-65 in RMC Office for Greenville County in Deed Book 769 at page 166.



which has the address of 108 Lee Circle, Greer, South Carolina 29651 (herein "Property Address");  
(Street) (City) (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 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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