

MORTGAGE

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THIS MORTGAGE is made this 16th day of November 1984, between the Mortgagor, G. Roy Turner and Betty A. Turner (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 TWENTY THOUSAND FIFTY-FIVE AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 16, 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 November 20, 1994.

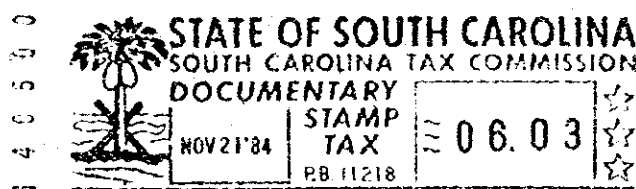
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land in Gantt Township, Greenville County, State of South Carolina, being known and designated as Lot No. 7 on plat of "Property of Pauline O. Mahaffey" by J. C. Hill, L.S., dated October, 1949, and recorded in the R. M. C. Office for Greenville County in Plat Book DD, Page 167, reference to which plat is hereby craved for a more particular description thereof.

ALSO: All that certain parcel or strip of land adjoining the above lot and being shown on a plat of Fresh Meadow Farms recorded in the R. M. C. Office for Greenville County in Plat Book S, Page 61, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint corner of Lots 7 and 8 as shown on the plat of the Mahaffey property (Plat Book DD, Page 167), and running thence along the line of Lot 7, N. 44-30 W. 100 feet to an iron pin at the joint corner of Lots 6 and 7 on the Mahaffey plat; thence N. 35-24 E. 2 feet to an iron pin on the southwest side of Pine Ridge Drive; thence along the southwest side of Pine Ridge Drive, S. 44-30 E. 100 feet to an iron pin; thence N. 35-24 E. 2 feet to the beginning corner.

The above described property is the same conveyed to the mortgagors by Imogene Dodson Hogan, Cecelia Dodson Batson and Herbert B. Dodson by deed dated November 16, 1984, and recorded on November 19, 1984, in the R. M. C. Office for Greenville County in Deed Book 1226, Page 940.



which has the address of 47 Pine Ridge Drive, Greenville (Street) (City) S.C. 29605 (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.

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