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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 20, 1984. The mortgagor is Tommy Lee Bridges and Brenda H. Bridges ("Borrower"). This Security Instrument is given to AMERICAN FEDERAL BANK, FSB, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268, GREENVILLE, SOUTH CAROLINA 29602 ("Lender"). Borrower owes Lender the principal sum of Thirty three thousand one hundred seventy-seven and 52/100 Dollars (U.S. \$33,177.52). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 1, 1994. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being on the north side of Wolseley Road near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 203 as shown on plat entitled "Del Norte, Section II" dated May 22, 1971, prepared by Piedmont Engineers and Architects, and recorded in the RMC Office for Greenville County in Plat Book 4B at page 12 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Wolseley Road at the joint front corner of Lots No. 203 and 204 and running thence with the line of Lot No. 204, No. 46-30 W., 130 feet to an iron pin in line of Lot No. 184 at the joint rear corner of Lots No. 203 and 204; thence with the line of Lots No. 184 and 185, N. 43-30 E., 100 feet to an iron pin at the joint rear corner of Lots No. 202 and 203; thence with the line of Lot No. 202, S. 46-30 E. 130 feet to an iron pin on the northern side of Wolseley Road; thence with the northern side of Wolseley Road, S. 43-30 W., 100 feet to the point of beginning.

This is that same property conveyed by deed of Thomas D. Cassidy and Rosemary P. Cassidy to Brenda H. Bridges dated September 17, 1979 and recorded September 18, 1979 in Deed Volume 1111 at Page 771 in the RMC Office for Greenville County, South Carolina.

which has the address of 7 Wolseley Road Greenville, South Carolina 29615 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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