FILED
GREENVILLE CO. S. C.
SEP 28 3 05 PM '81
DONNIE S. TANKERSLEY
R.M.C.

01-45333

BOOK 1553 PAGE 815

BOOK 77 PAGE 836

MORTGAGE

THIS MORTGAGE is made this 28th day of September, 19.81, between the Mortgagor, Robert W. Millar and Susan H. Millar (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-Two Thousand and No/100 ($72,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 28, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2011:

This is the same property conveyed to the Mortgagors herein by deed of S. Gary Douglas dated September 28, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1155, at Page 876.

Long, Black & Gaston, P.A.

165

DOCUMENTARY STAMP TAX 28.80

which has the address of 102 Fishbrook Way (Street), Simpsonville (City),

S. C. 29681 (State and Zip Code) (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 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.