



MORTGAGE

(Renegotiable Rate Mortgage)

BOOK 82 PAGE 437

BOOK 1532 PAGE 429

FILED GREENVILLE CO. S.C.

THIS MORTGAGE is made this 11th day of February, 1981, between the Mortgagor, CYNTHIA C. MANNING (herein "Borrower"),

and the Mortgagee, Home Savings and Loan Association of the Piedmont, a corporation organized and existing under the laws of South Carolina, whose address is 208 East First Avenue, Easley, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTEEN THOUSAND ONE HUNDRED & NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 11, 1981 (herein "Note") which is attached hereto as Exhibit "A," the terms of which are incorporated herein by reference (including any and all renewals, extensions, renegotiations and/or modifications of the original Note), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due running S. 40-19 E., 343.93 feet to a point on creek; thence turning and with the center line of the creek as the property line, the traverse of which is S. 40-19 E., 259.16 feet to an old iron pin; thence continuing with the center line of creek as the property line, the traverse of which is S. 40-11 E., 85 feet to a point; thence leaving the creek and running S. 40-11 E., 123.66 feet to a point; thence turning and running N. 39-42 E., 69.3 feet to an iron pin; thence turning and running along the common line of property herein described and property of a 0.356 acre tract S. 36-37 E., 270.10 feet to a spike in center of Gap Creek Road, point of beginning.

This is the same property conveyed to the above named mortgagor by deed of Clyde Milford Bailey, individually and as Executor of the Estate of Mary Frances Johnson Bailey Meyers et al, recorded in the RMC Office for Greenville County in Deed Book 1020, page 994, on July 9, 1975.



83775 [Handwritten signature]

AMERICAN FEDERAL BANK, F.S.B. GREENVILLE, S.C. BY [Signature] BUSINESS [Signature]

which has the address of New Gap Creek Road, Marietta, Georgia, South Carolina 29661 (herein "Property Address") Formerly Home Savings and Loan Association of the Piedmont

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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