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S. C.
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ASHLEY

MORTGAGE

THIS MORTGAGE is made this 30th day of June 1981, between the Mortgagor, Betty A. Williams (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").

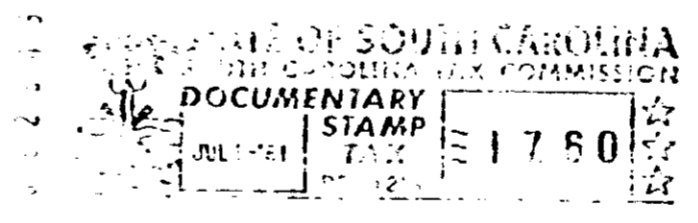
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Four Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 30, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2011;

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 certain piece, parcel or lot of land in Greenville County, State of South Carolina, in the Town of Simpsonville, being known as Lot No. 19 on plat of BRENTWOOD recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4R at Page 5 and having according to a recent plat of property to be deeded to Betty A. Williams prepared by J. L. Montgomery, III, R.L.S., dated June 26, 1981, the following metes and bounds, to-wit:

BEGINNING at an iron pin found on the southwesterly side of Ashley Oaks Drive at the joint front corners of Lots Nos. 19 and 20 and running thence along the joint line of said lots, S. 59-40 W. 168.0 feet to an iron pin found; thence S. 36-00 E. 120.0 feet to an iron pin found at the joint rear corner of Lots Nos. 18 and 19; thence with the joint line of said lots N. 51-18 E. 150.1 feet to an iron pin put on the southwesterly side of Ashley Oaks Drive; thence with the southwesterly side of Ashley Oaks Drive N. 25-42 W. 97.9 feet to the beginning corner.

This is the same property conveyed to the mortgagor herein by deed by Charles Scott James and Sylvia S. James to be recorded herewith.



which has the address of 104 Ashley Oaks Drive Simpsonville South Carolina 29681 (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 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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NOTED -- 10 1 1981 1412

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