



MORTGAGE

THIS MORTGAGE was made this 20th day of August 1981 between the Mortgagor, Mrs. Mary A. Jones (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 Eight-Thousand Three-Hundred Eighty-Seven & 40/100ths Dollars, which indebtedness is evidenced by Borrower's note dated August 20, 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 Oct. 1, 1986.

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, with all improvements thereon, or hereafter constructed thereon, situated, lying and being in the City and County of Greenville, State of South Carolina, on Greenacre Road, known and designated as Lot No. 1 of Copeland Dale Subdivision, as per a plat of same dated June, 1959 by Jones & Sutherland, Engineers, being recorded in Plat Book QQ at page 89 in the R.M.C. Office for Greenville County, and being more particularly described as follows:

Beginning at an iron pin on the West side of Greenacre Road, being the joint front corner with Lot No. 2 as shown on the plat and running thence N 59-23 W 134 feet along the line of Lot No. 2 to an iron pin in the line of Lot No. 3; thence N. 10-42 E. 49.8 feet to an iron pin, being the joint rear corner with Lot No. 3, thence N. 88-10 E. 177.1 feet to an iron pin on the West side of Greenacre Road; thence S. 30-37 W. 138.3 feet along the West side of said Greenacre Road to the point of beginning.

Being subject to the restrictive covenants applicable to Copeland Dale Subdivision as noted and recorded in Deed Volume 630 at page 159. Further this lot is subject to Right of Way or easements of utilities now on record or to be put on record.

This is the same property conveyed to one Doyle H. Beal on May 12, 1970 and recorded in the Deed Book 889, page 521 in the R.M.C. Office for Greenville County. Doyle H. Beal died intestate in 1971 leaving as his sole heirs-at-law, Lottie Beal Gibson, and Joseph Beal, Jr. Lottie Beal Gibson was appointed as his administratrix. All papers relating to the administration of said estate may be found in the Probate Office for Greenville County in Apartment 121.0 File 19.

This is the same property conveyed by deed of Lottie Beal Gibson and Joseph Beal, Jr., dated 12-4-72, recorded 12-4-72 in Volume 962 at Page 157 of the R.M.C. Office of Greenville County South Carolina.

which has the address of 140 Greenacre Rd., Greenville, S.C. 29607 (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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