

PH '81

TAYLORS MORTGAGE

THIS MORTGAGE is made this 29th day of October 1981, between the Mortgagor, B. A. HARRIS, JR. AND CAROLE G. HARRIS (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 Thousand and no/100ths (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 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 October 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 of that certain piece, parcel or lot of land in the State of South Carolina, Greenville County, lying on the northern side of Fernwood Drive, being shown and designated as Lot No. 9 on a plat of Section IV of Edwards Forest, recorded in the R. M. C. Office for Greenville County in Plat Book JJJ, Page 82, and, according to said plat, having the following courses and distances, to-wit:

BEGINNING at an iron pin on the northern side of Fernwood Drive at the joint front corner of Lots 9 and 10 and running thence with the common line of said lots, N. 33-15 W. 175 feet to an iron pin; thence N. 56-45 E. 100 feet to an iron pin; thence S. 33-15 E. 175 feet to an iron pin on the northern side of Fernwood Drive; thence with the northern side of said drive, S. 56-45 W. 100 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Stephen J. Alwart, on NOVEMBER 2, 1981, to be recorded herewith.

DOCUMENTARY
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which has the address of 18 Fernwood Drive Taylors (Street) (City) S. C. 29687 (herein "Property Address"); (State and Zip Code)

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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