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MORTGAGE

BOOK 1559 PAGE 233

THIS MORTGAGE is made this 19th day of November 1981, between the Mortgagor, Donald M. Cleveland and Shirley P. Cleveland (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 Fourteen Thousand Seven Hundred Forty Dollars and Twenty Cents Dollars, which indebtedness is evidenced by Borrower's note dated November 19, 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 December 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 certain piece, parcel or lot of land situate, lying and being known and designated as Lot No. 44 of a subdivision known as San Souci Annex, as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book C at page 29, and having the following metes and bounds to-wit:

BEGINNING at an iron pin on the northwest side of Interurban Avenue at the corner of Lot No. 45, which point is 150 feet southwest of the intersection of Taylor Street and 157.5 feet to an iron pin at the corner of said lot on the northwest side of Interurban Avenue; thence along the northwest side of said Interurban Avenue N. 42-40 E. 50 feet to the beginning corner including the plumbing, electrical and heating fixtures now located on said premises, or to be installed thereon, which are hereby expressly agreed to be a part of the realty.

This is the same property conveyed by Lottie Langley by deed dated 8/13/74, recorded 8/23/74, in volume 1005, at page No. 589, of the RMC Office for Greenville County, S.C.

which has the address of 44 Interurban Ave. Greenville, South Carolina 29609 (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.

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