



MORTGAGE

THIS MORTGAGE is made this 22nd day of March 1982, between the Mortgagee, Steve Garner and Gale K. Garner (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 Fifteen thousand, four hundred, ninety-one and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 22, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 15, 1987

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 buildings and improvements thereon situate, lying and being on the western side of Iverson Street in Greenville County, South Carolina, being shown and designated as lot no. 1 on a plat of Heritage Hills, Section II, made by R. B. Bruce, Surveyor, dated April 17, 1968, recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book WW, Page 15 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Iverson Street at the joint front corner of lots nos. 1 and 2 and running thence with the common line of said lots S. 70-27 W. 139.5 feet to an iron pin; thence S. 22-54 E. 111.0 feet to an iron pin; thence N. 73-40 E. 140 feet to an iron pin on the western side of Iverson Street; thence with the western side of Iverson Street N. 22-50 W. 119.0 feet to an iron pin, the point of beginning.

This is the same property conveyed by deed of Wm. Goldsmith Co. to Steve Garner and Gale K. Garner, dated and recorded 9/28/76, in Volume 1043, at Page 587, in the R.M.C. Office for Greenville County, SC.

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which has the address of 104 Iverson St. Greenville (City) SC 29615 (State and Zip Code) (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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