

MORTGAGE

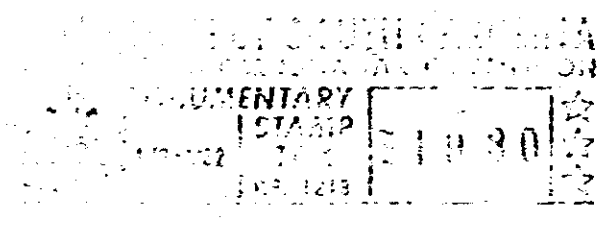
THIS MORTGAGE is made this 6 day of AUGUST 19 82, between the Mortgagor, ROSEMARY A. FREDA (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of FORTY NINE THOUSAND FIVE HUNDRED (\$49,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 6, 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 August 1, 2007

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, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as DOVER TOWNHOUSE NO. 43-A HORIZONTAL PROPERTY REGIME as is more fully described in Master Deed dated August 30, 1978, and recorded September 6, 1978 in the RMC Office for Greenville County, S. C. in Deed Volume 1086 at page 778 through 808 inclusive, survey and plat plan of said property being a part of the Master Deed referred to above.

This is the same property conveyed to mortgagor by Janice F. Gaines Clark by deed of even date herewith to be recorded.



which has the address of 10 Dover Drive TAYLORS S.C. 29687 (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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