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MORTGAGE

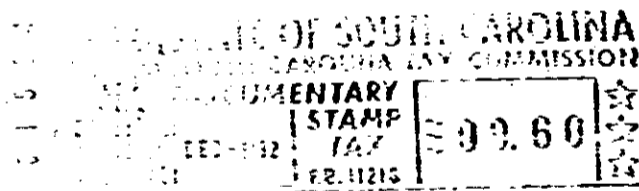
BOOK 1588 PAGE 455

THIS MORTGAGE is made this 3rd day of December, 1982, between the Mortgagor, Thomas F. Rouleau and Phyllis P. Rouleau (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 Twenty-four Thousand and 00/100 (\$24,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 1, 1997 (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, 1997.

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 lot or parcel of land in the County of Greenville, State of South Carolina, shown and designated as Lot No. 100 on plat entitled "Phase Two Brookside - Section Four", made by Clarkson Surveying, dated February 26, 1979, recorded in Plat Book 7-C, page 31, R.M.C. Office for Greenville County, and more recently shown and delineated as Lot No. 100 on plat entitled "Property Survey for Tom F. Rouleau and Phyllis P. Rouleau", made by Arbor Engineering, dated November 12, 1982, to be recorded **Page-52** herewith, and described according to said plats as fronting on the western side of **Page-52** Ashleybrook Court. For a more full and particular description, reference is hereby specifically made to the aforesaid plats. Said lot or parcel of land was conveyed to Thomas F. Rouleau and Phyllis P. Rouleau by Richard A. Kowalski and Ludmila Kowalski, by deed dated October 19, 1982, to be recorded herewith. Deed Bk#1178, page 430.



which has the address of 107 Ashley Brook Court, Mauldin, South Carolina 29662 (herein "Property Address");
(Street) (City) (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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