



Documentary Stamps are figured on
the amount financed: \$ 13,772.02

MORTGAGE

BOOK 1592 PAGE 255

THIS MORTGAGE is made this 17 day of December
19 82 between the Mortgagor, RONALD W. HANCOCK AND JANETTE S. HANCOCK
(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 Eight Thousand Five
Hundred Twenty Four and 00/100 Dollars, which indebtedness is evidenced by Borrower's note
dated December 17, 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 February 15, 1993.

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 in Greenville County, State of South
Carolina, being known and designated as Lot No. 1, Addition to Section II,
Westcliffe Subdivision, as shown on a plat thereof prepared by Piedmont
Engineers & Architects, April 3, 1970, and recored in the R. M. C. Office
for Greenville County in plat Book 4-F at page 32, and having, according to
said plat, the following metes and bounds to wit:

Beginning at an iron pin on the eastern side of Saluda Lake Road at the joint
front corner of Lots 1 and 2 and running thence S. 68-33 E. 147.2 feet to
an iron pin on the eastern side of Saluda Lake Road; thence which said road
S. 17-10 W. 160 feet to an iron pin, the point of beginning.

This conveyance is made subject to all restrictions, zoning ordinances,
setback lines, roads or passageways, easements and rights of way, if any,
affecting the above described property.

This is the same property conveyed by deed of Beattie Gregg Huff and B.E. Huff
dated November 8, 1971 and recorded November 9, 1971, in the R. M. C. Office
for Greenville County in Volume 929 at page 301.

which has the address of 28 Saluda Lake Road Greenville, South Carolina 29611
(Street) (City)
..... (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 improve-
ments 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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