

GREENVILLE, S.C.
JAN 25 1 50 PM '83
DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this Nineteenth day of January 19 83, between the Mortgagor, WILLIAM D. CUMALANDER and MARY ANN CUMALANDER (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").

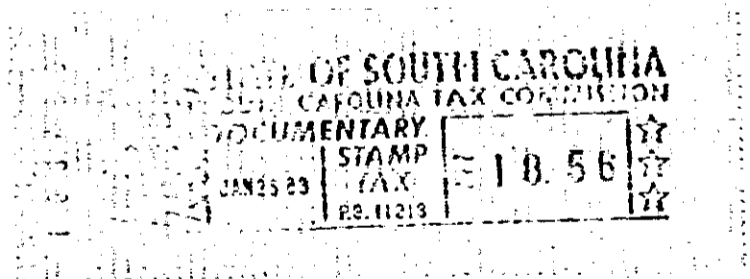
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Six Thousand Four Hundred and no/100 (\$46,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 19, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2013.

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 in Greenville County, State of South Carolina, being known and designated as Lot No. 2 of plat entitled CEDAR TERRACE recorded in the RMC Office for Greenville County in Plat Book BBB at Page 137; and being more particularly described on Plat prepared for William D. Cumalander and Mary Ann Cumalander by J. L. Montgomery, III, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 9-2 at Page 44.

This being the same property conveyed to mortgagors herein by deed of W&D Developers, Inc., (Charles F. Davis & Arthur R. Wallace) as recorded in the RMC Office for Greenville County on June 26, 1967, in Book 822 at Page 425.

This conveyance is subject to all restrictions, setback lines, roadways, easements and rights-of-way, if any, appearing of record on the premises, or on the recorded plat(s), which affect the property hereinabove described.



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which has the address of 119 Lanier Lane Mauldin (City) South Carolina 29662 (State and Zip Code) (herein "Property Address");

(Lot #2 of Cedar Terrace)
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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