



Documentary Stamps are figured on the amount financed \$ 7,445.60

BOOK 1515 PAGE 873

MORTGAGE

THIS MORTGAGE is made this 5th day of May 1983 between the Mortgagor, Samuel Ray Skinner (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 Ten-Thousand, Four-Hundred, Twenty-Six, and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 5, 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 May 20, 1988

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, situate, lying and being on the eastern side of White Horse Road, in Greenville County, South Carolina, being shown and designated as Lot 33 on Map No. 2 of CAMILLA PARK, recorded in the RMC Office for Greenville County in Plat Book M, at Page 85, and having, according to a more recent survey by R.K. Campbell, dated April 18, 1966, the following metes and bounds:

BEGINNING at an iron pin on the eastern side of White Horse Road at the joint front corner of Lots 33 and 34, and running thence along the eastern side of Road, N 11-12 E., 80 feet to an iron pin: thence along the joint line of Lots 32 and 33, S 80-44 E., 195.3 feet to an iron pin at the joint rear corner of said lots; thence along the line of Lot 36, S 09-16 W, 80 feet to an iron pin at the joint rear corner of Lots 33 and 34; thence along the joint line of said Lots, N 80-44, W., 198 feet to an iron pin, the point of beginning.

This conveyance is subject to all existing reservations, easements, right of way, if any, zoning ordinances and restrictions that may appear of record, on the recorded plats, or on the premises.

This is the same property conveyed by Lloyd W. Gilstrap to Samuel Ray Skinner and Joyce H. Skinner by deed recorded in the RMC Office for Greenville County in Deed Book 799, at Page 274. Also see deed to Grantor dated April 15, 1968, recorded in Deed Book 866, at Page 126.

This is the same property conveyed by Deed of Joyce H. Skinner unto Samuel Ray Skinner, dated 4-6-82 recorded April 5, 1982, in the RMC Office for Greenville County, volume 1164 page 952.

which has the address of 3908 White Horse Rd., Greenville, S.C. 29611 (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 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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