

FILED
GREENVILLE

MORTGAGE

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THIS MORTGAGE is made this 10th day of August 1983 between the Mortgagor, Grady Lee Barnett (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB 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 Thousand and no/100 (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 10, 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 September 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Austin Township, on the North side of East Georgia Road (State Highway No. 417) in the City of Simpsonville, known and designated as a portion of Lot No. 3 of the Howard Subdivision as shown on a plat prepared by J.L. Montgomery, III, RLS, July 11, 1983, said plat being recorded in the RMC Office for Greenville County, S.C., in Plat Book 9-4, at page 64, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of East Georgia Road and running thence with the North side of East Georgia Road, S.86-55W., 98.6 feet to an iron pin at the intersection of East Georgia Road and Howard Circle; thence turning and running with the East side of Howard Circle, N.3-05W., 191.00 feet to an iron pin at the joint corner of Lots Nos. 3 and 4; thence turning and running with the line of Lot No. 4, N.86-55E., 98.6 feet to an axle; thence turning and running with property now or formerly of Curtis Mills, S.3-05E., 191.00 feet to an iron pin on the North side of East Georgia Road, the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Builders and Developers, Inc., said deed to be recorded herewith.

AMERICAN FEDERAL BANK, FSB
101 EAST WASHINGTON STREET
GREENVILLE, SOUTH CAROLINA 29681

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which has the address of 701 East Curtis Street Simpsonville (Street) (City) S.C. 29681 (State and Zip Code) therein "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 of the exceptions, conditions or restrictions listed in a Schedule of exceptions to coverage in any title insurance policy issued by Lender in respect to the Property.

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