

FILED
NOV 25 1983
Deane S. Winkler

MORTGAGE

to the sum of \$14,938.51

THIS MORTGAGE is made this 12th day of October 1983 between the Mortgagor, Mitchell D. and Shelia Ray (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 seven hundred, twenty nine and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 12, 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 November 1, 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, with the buildings and improvements thereon, situate, lying and being in Greenville County, South Carolina, being shown as Lot No. 38, Section 1, on plat of Oak-Crest Subdivision recorded in Plat Book GG, at pages 130-131 in the RMC Office for Greenville County, South Carolina, said lot fronting on Templewood Drive.

This is the same property conveyed to Grantors herein by deed from Harold Moose and Doris J. Moose, dated October 31, 1973 and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 987, page 301, on October 31, 1973.

This property is conveyed subject to all easements, restrictions, rights-of-way and zoning ordinances of record and/or on the ground affecting said property if any.

This is the same property conveyed by Deed of Lesley S. Cambrell unto Mitchell D. and Shelia D. Ray, dated July 29, 1977, recorded July 29, 1977, in the RMC Office for Greenville County, South Carolina, volume 1061 page 449.

which has the address of 19 Templewood Drive Greenville South Carolina 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 or 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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