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MORTGAGE

Documentary stamps are figured on the amount loaned: \$ 25,137.08

THIS MORTGAGE is made this 20th day of October 19 83 between the Mortgagor, John D. Cunningham or Joan Cunningham (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 Eight Thousand, Three Hundred Twenty Six and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated Oct. 20, 83 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 11-1-93

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 the County of Greenville, State of South Carolina, situate, lying and being on the cul de sac merging Barry Drive and Rockcrest Drive and being known and designated as lot No. 38 on plat of Terrace Gardens Subdivision recorded in the R. M. C. Office for Greenville County in Plat Book "QQ", at page 85, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This conveyance is subject to such restrictions, easements or rights-of-way as may appear of record.

This is that same property conveyed by deed of W. Hubert Alford to John D. Cunningham and Joan Cunningham dated May 28, 1970 and recorded May 28, 1970 in Deed Volume 891 at Page 468 in the RMC Office for Greenville County, SC.

which has the address of 400 Rockcrest Drive Greer, SC 29651 (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 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.

SOUTH CAROLINA 1983-84 UNIFORM INSTRUMENT

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