

MORTGAGE

THIS MORTGAGE is made this 10th day of October 1983, between the Mortgagor, Harold E. Garrison and Arbutus C. Garrison (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 Twelve Thousand Ninety Three dollars and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 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 November 15, 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 hereto to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower hereinafter 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 of those lots of land in the State of South Carolina, County of Greenville, shown as Lots 21 and 22 on Plat of Grand View Hills recorded in the R.M.C. Office for Greenville County in Plat Book WWW at Page 52 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Sunset Street at the corner of Lot 23 and running thence N 49-51 W. 149.9 feet to an iron pin; thence S 73-21 E. 80.5 feet to an iron pin; thence S 6-06 W 440.3 feet to an iron pin on the northeastern side of Sunset Street; thence along the eastern side of Sunset Street the following courses, chords and distances: N 46-12 W. 126.5 feet; N 20-55 W 47.2 feet; N 4-58 W 64.4 feet; N 7-18 W 100 feet; N 21-19 W 75 feet to the point of beginning.

This is that same property conveyed by deed of Bobby Joe Jones to Harold E. Garrison and Arbutus C. Garrison dated May 2, 1972 and recorded May 3, 1972 in deed Volume 942 at Page 404 in the RMC Office for Greenville County, SC.

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which has the address of Rt. 5, Sunset Street, Greenville, SC 29609 (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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