

MORTGAGE

RECORDED  
FEB 27 8 41 AM '84  
S.C.

THIS MORTGAGE is made this 24th day of February 1984, between the Mortgagor, Hugh M. Kiker and Gail I. Kiker (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 -- Seventy One Thousand and NO./100-- Dollars, which indebtedness is evidenced by Borrower's note dated February 24th, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1st, 2014.

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 and lot of land in the County of Greenville, State of South Carolina, being known and designated as LOT NO. 62, on plat of Northwood, Section 2, according to survey and plat entitled "Surveyed for Hugh M. Kiker and Gail I. Kiker", prepared by Lindsey & Associates, dated August 17, 1983, revised Feb. 16, 1984, and recorded in the RMC Office for Greenville County in Plat Book 10-I at page 18, reference to said plat hereby pleaded for a more complete description.

This conveyance is subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagor by deed of James D. Haynes and Carol Carson, D/B/A H & C Builders, to be recorded herewith.



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which has the address of 119 Bendingwood Circle, Taylors, S. C. 29687 (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 seised 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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