

MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 10,053.04

1984 FEB 15 10 59 0

THIS MORTGAGE is made this 1st day of February 1984 between the Mortgagor, Johnny V. Golightly And Gloria K. Golightly (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 Sixteen Thousand Six Hundred Thirty Eight And 72/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 1, 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 February 15, 1991

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 situate, lying and being in Greenville County, South Carolina, and being shown as Lot No. 10 on a plat of Pine Grove Heights, re-recorded in Plat Book Y at Page 87, and, according to said plat, having the following metes and bounds, to-wit:

Beginning at an iron pin on the southerly side of Pine Grove Road, at the joint front corner of Lots 9 and 10, and running thence with the common line of said lots, S. 25-30 W. 158 feet to an iron pin; thence S. 64-30 E. 100 feet to an iron pin; thence N. 25-30 E. 158 to an iron pin on the southerly side of Pine Grove Road; thence with said Road, N. 64-30 W. 100 feet to the point of Beginning.

As consideration hereof, the grantees agree to assume and pay, according to its terms, that certain note and mortgage to Carolina Federal Savings and Loan Association, re-recorded in Mortgages Vol. 550, at Page 306, the Principal balance of which is \$7,025.00.

This is the same property conveyed by deed of Charles K. Orr and Vivian W. Orr unto Johnny V. Golightly and Gloria K. Golightly, dated July 3, 1963 recorded July 6, 1963, in Plat Book Y at Page 87 of the RMC Office for Greenville County, Greenville, S. C.

which has the address of 22 Pine Grove Lane, Greenville, S. C. 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 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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