



Documentary Stamps are figured on the amount financed: \$ 7636.95

MORTGAGE

THIS MORTGAGE is made this 9th day of April 1984 between the Mortgagor, Edna Mae Kerns And Ethel C. Clark (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 Eleven Thousand Fifty Four Dollars and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 9, 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 April 20, 1989;

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 lot of land in Paris Mountain Township, Greenville County, State of South Carolina, on the western side of White Horse Road, near the City of Greenville, and described as follows:

Beginning at an iron pin in White Horse Road, at the corner of other property of the grantor, and running thence with the southern side of other property of the grantor, N. 84-00 W 300 feet to iron pin; thence S 3-00 W. 154.2 feet to iron pin in line of property now or formerly of M. L. Poole; thence with line of said property, S. 84-00 E. 200 feet to iron pin in White Horse Road; thence with White Horse Road, N. 32-30 E 178.2 feet to the beginning corner.

This is the same property conveyed by deed of W. A. Taylor unto Ethel C. Clark and Edna Mae Kerns, dated April 10, 1962, recorded April 10, 1962, Under Deed 696 Page 69 of the RMC Office for Greenville County, Greenville, S. C.

which has the address of 8305 White Horse Road, 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 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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