



Vol 1372 Page 918

# MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 14,060.44

THIS MORTGAGE is made this 14th day of May, 1984, between the Mortgagor, Franklin E. Jowers & Mary ann Jowers (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 Thirty One Thousand Nine Hundred Sixty Eight & 00/100's Dollars, which indebtedness is evidenced by Borrower's note dated 5-14-84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 6-10-94.

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 lying in the State of South Carolina, County of Greenville, known and designated as Lot 46 on Plat of New Furman Heights recorded in Plat Book EE at Page 75 in the RMC Office for Greenville County.

Beginning at an iron pin on the southern side of Ruby Drive at joint front corner of Lots 45 and 46 and running thence along the joint line of said lots, S. 5-30 W. 175 feet to an iron pin; thence S. 84-30 E. 80 feet to an iron pin at joint rear corners of Lots 46 and 47; thence along joint line of said lots, N. 5-30 E. 175 feet to concrete monument on the southern side of Ruby Drive; thence along the southern side of Ruby Drive, N. 84-30 W. 80 feet to the beginning corner.

This is the same property conveyed to the grantor by deed of Bates & Cannon, Inc. dated December 15, 1965 and recorded in Vol. 788 at page 209 in the RMC Office for Greenville County.

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which has the address of 115 Ruby Drive, Greenville, S.C. 29609 (herein "Property Address");  
(Street) (City) (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 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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