



MORTGAGE

Documentary Stamps are figured on the amount indexed \$ 3,892.70

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THIS MORTGAGE is made this fifth day of September 1984 between the Mortgagor, Lola J. Padgett (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-eight hundred ninety-two dollars and 70/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 5 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 September 10, 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 the county of Greenville, state of South Carolina, being a portion of Lot No. 17 on plat of Mountain View Acres, property of Union Central Life Insurance Company, recorded in plat book I page 69 & 70 of the RMC Office for Greenville County, S.C. and more particularly described as follows:

Beginning at an iron pin on the northwest side of Razor Drive, the joint corner of Lots Nos. 16 & 17; thence with the joint line of said lots N. 71-17 W. 300 feet more or less to an iron pin; thence with a new line through said lot S. 18-43 W. 150 feet to an iron pin corner of Lot No. 18; thence with the line of said lot S. 71-17 E. 300 feet more or less to an iron pin on the northwest side of Razor Drive; thence with the northwest side of said Street N. 18-43 E. 150 feet to the beginning corner.

The above described lot is a rear portion of lot No. 17, Razor Drive, having been opened along the rear line of said lot thereby making it have a frontage on said street.

This is that same property conveyed by deed of Kenneth P. Padgett to Lola J. Padgett, dated March 4, 1981 and recorded March 12, 1981 in Volume 1144, at Page 235, in the R.M.C. Office for Greenville County. Deeded his one-half interest.

This is that same property conveyed by deed of James R. Rodgers to Kenneth P. Padgett and Lola J. Padgett dated 12-19-68 and recorded 12-19-68 in Deed Volume 858 at Page 250 in the RMC Office for Greenville County, SC.

which has the address of 127 Razor Dr. Greenville South Carolina 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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