

FILED
GREENVILLE, S.C.

VOL 1683 PAGE 672

SEP 28 2 33 PM '84

DONNIE S. TANKERSLEY
R.S.C.

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on ⁹⁻²⁸ 19 84. The mortgagor is Alexander J. Czernecki and Gloria R. Czernecki ("Borrower"). This Security Instrument is given to AMERICAN FEDERAL BANK, FSB, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268, GREENVILLE, SOUTH CAROLINA 29602 ("Lender"). Borrower owes Lender the principal sum of Seventy-four thousand eight hundred and no/100 Dollars (U.S. \$ 74,800.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

5
ALL that certain piece, parcel or lot of land lying, situate and being in the County of Greenville, South Carolina, shown and designated as Lot No. 292 of Powderhorn Subdivision on Plat of Robert R. Spearman, Surveyor, dated August 9, 1984, reference to said plat being hereby made for a more complete and accurate description and according to said plat being more particularly described as follows, to wit:

BEGINNING at a point on Appomattox Drive, said point being 483.7 feet from Powderhorn Road, thence along Appomattox Drive S57-53E 18.86 feet to an iron pin, thence S37-11E 35.36 feet to an iron pin, thence S34-31E 30.98 feet to an iron pin; thence leaving said Drive along common line with Lot No. 291 S37-26W 115.71 feet to an iron pin; thence along common line with property of Land Fund Limited N57-53W 69.65 feet to an iron pin; thence along common line with Lot No. 293 N32-07E 140.0 feet to an iron pin on Appomattox Drive, the point of BEGINNING.

This is the identical property conveyed to Mortgagors herein named by deed of American Service Corporation, dated recorded in the Office of the Register of Mesne Conveyance for Greenville County in Deed Book 1222 at page 926.

which has the address of Lot 292, Appomattox Dr., Powderhorn Subdivision, Simpsonville, South Carolina 29621 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

