

FILED
GREENVILLE CO. S. C.
NOV 5 11 19 AM '83
DORRIS

MORTGAGE

THIS MORTGAGE made this 3rd day of November 1983, between the Mortgagor, Ian M. McKinley and Judith A. McKinley (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, F. S. B., 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 Seventy-Two Thousand Eight Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 3, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2013

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 the State of South Carolina, County of Greenville, lying on the western side of Cherry Hill Drive, being shown and designated as Lot No. 49 on plat of Forrester Woods, Section 7, made by R. B. Bruce, dated February 12, 1976, recorded in the RMC Office for Greenville County, S. C. in Plat Book 5-P, at Pages 21 and 22.

This being the same property conveyed to the Mortgagors herein by Deed of Foothills Delta P, Inc., dated and recorded on October 7, 1976, in the RMC Office for Greenville County in Deed Book 1044-173.

Mortgagee's address: P. O. Box 1268, Greenville, S. C. 29602

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
NOV-83 29.12
PB. 11718

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which has the address of 308 Cherry Hill Drive Greenville S. C. 29607 (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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