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FILED
GREENVILLE, S.C.

MORTGAGE

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THIS MORTGAGE is made this 29th day of March 1984, between the Mortgagors Van R. Caldwell and Debra D. Caldwell (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").

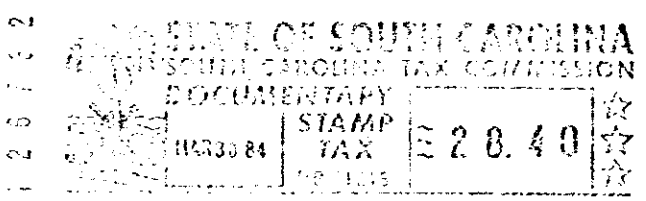
WHEREAS, Borrower is indebted to Lender in the principal sum of Seventy-One Thousand and no/100- (\$71,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated * (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2014

* For monthly installments and interest rates see SCHEDULE A attached.
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 on the northeastern side of Appomattox Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 286, on a plat entitled "Map 2, Section 4, Powderhorn", prepared by C. O. Riddle, dated February 9, 1983, recorded in the RMC Office for Greenville County in Plat Book 9-F, at page 50, and having, according to a more recent plat entitled "Property of Van R. Caldwell and Debra D. Caldwell", prepared by Freeland & Associates, dated March 27, 1984, the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Appomattox Drive at the joint front corner of Lot No. 285 and Lot No. 286, and running thence with the line of Lot No. 285 N. N. 35-08-09 E. 154.80 feet to an iron pin in the line of Lot No. 277; thence with the line of Lots Nos. 277 and 276 S. 56-59-59 E. 75.90 feet to an iron pin in the line of Lot No. 287; thence with the line of Lot No. 287 S. 32-07 W. 154.45 feet to an iron pin on the northeastern side of Appomattox Drive; thence with the northeastern side of Appomattox Drive the following courses and distances: N. 57-53 W. 45 feet to an iron pin, thence N. 56-22 W. 39.06 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of American Service Corporation of S. C., dated March 29, 1984, and recorded in said RMC Office in Deed Book 1209, at page 457, on March 30, 1984.



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which has the address of... 209 Appomattox Drive (Street), Simpsonville (City), S. C. 29681 (herein "Property Address"); (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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