

GREENVILLE, S.C.

MORTGAGE

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THIS MORTGAGE is made this 8th day of June 1984, between the Mortgagor, William S. Koch and Carol H. Koch (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 One Hundred Fourteen Thousand and No/100 (\$114,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated 6/8/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2014

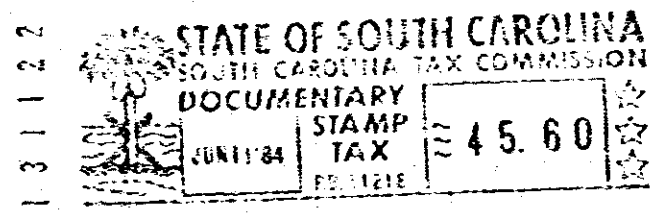
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or lot of land, situate, lying and being on the southern side of Chapman Road in the County of Greenville, State of South Carolina, and being shown and designated as Lot No. 149, Chanticleer, Section IV, plat of which is recorded in the RMC Office for Greenville County in Plat Book 4F at Page 19, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Chapman Road at the joint front corner of Lots 149 and 150 and running thence with the joint line of said lots S 36-57 W 140 feet to an iron pin; thence N 61-32 W 150 feet to an iron pin; thence N 38-05 E 165 feet to an iron pin on the southern side of Chapman Road; thence with the right-of-way of Chapman Road S 51-55 E 145 feet to the point of beginning.

This conveyance is made subject to existing easements, restrictions and rights-of-way upon or affecting said property.

This is the same property conveyed to the Mortgagors herein by general warranty deed of Morgan W. Fayssoux and Laura P. Fayssoux on June 8, 1984 and recorded in the RMC Office for Greenville County in Deed Book 1214 at Page 621.



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which has the address of 218 Chapman Road Greenville SC 29605 (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.

