

ATTORNEY GENERAL
LENDING

VOL 1874 PAGE 159

MORTGAGE

THIS MORTGAGE is made this 25th day of July 1984, between the Mortgagor, Louise C. Kellett (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 Twenty-One Thousand and No/100 (\$121,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 25, 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 December 26, 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 piece, parcel or tract of land situate, lying and being on the southern side of Beverly Road, near the City of Greenville, in the County of Greenville, State of South Carolina, and shown and designated as the Property of Louise C. Kellett on plat prepared by Carolina Surveying Co., Inc., and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center line of Beverly Road at the joint front corner of this tract and property now or formerly of the Greenville Shrine Club, and running thence with the joint line of said tracts S. 23-50 W. 483.8 feet to an iron pin; running thence N. 26-04 W. 142.2 feet to an iron pin in the line of other property of Louise C. Kellett; running thence N. 24-09 E. 487.3 feet to a nail and cap in the center line of Beverly Road; running thence with the center line of said Road S. 74-50 E. 139 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagor herein and Louise Whitfield by deed of Helen B. Black recorded in Deed Book 664 at Page 48. The said Louise Whitfield subsequently conveyed her undivided one-half interest to the Mortgagor herein by deed dated December 30, 1971, and recorded in Deed Book 932 at Page 550.

THIS mortgage is junior in lien to that certain note and mortgage heretofore executed unto Fidelity Federal Savings and Loan Association (now American Federal Bank, FSB) recorded in Mortgage Book 1218 at Page 108.

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 EQUALITY TAX
 STAMP
 TAX 36.30

which has the address of 221 Beverly Road Greenville
 [Street] [City]
S. C. 29609 (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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