



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 14,058.23

THIS MORTGAGE is made this 18th day of July between the Mortgagor, Michael E. and Ann E. Steinhilper (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 fourteen thousand fifty eight and 23/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 18, 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 August 1, 1994

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 with all improvements thereon, situate, lying and being on the northern side of Holly Road in the County of Greenville, State of South Carolina, and being known and designated as Lot #8 on a plat of Edwards Forest Heights dated February 1967 and made by Jones Engineering Service and recorded in the R. M. C. Office for Greenville County in plat book 000 at Page 87 and also at page 89, reference being had to said plat for a more complete metes and bounds description.

This is that same property conveyed by deed of Charles L. Cundiff to Ann E. Steinhilper and Michael E. Steinhilper dated October 1, 1981 and recorded October 6, 1981 in deed Volume 1156 at Page 347 in the RMC Office for Greenville County, South Carolina.

which has the address of 302 Holly Road, Taylors SC 29687 (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 seized 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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