

MORTGAGE

THIS MORTGAGE is made this 2nd day of April

19. 82, between the Mortgagor, John D, Vernon, Copnie Yvonne Vernon and Ruth Ann Vernon

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of SQUTH CAROLINA, whose address is 101 EAST WASHINGTON

STREET, GREENVILLE, SQUTH CAROLINA

(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty thousand, eight hundred, seventy-seven and 12/100---------Dollars, which indebtedness is evidenced by Borrower's note dated....April 2, 1982.....(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, 1990......

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 tract of land situate, lying and being in Paris Mountain Township on the Southwest side of Duncans Chapel Road, State and County aforesaid and having the following metes and bounds, to-wit: BEGINNING at an iron pin on the southwest side of Duncans Chapel Road, joint corner of lands of the Grantor and Emma Childress; thence with the line of Childress property the followings courses and distances: S. 40-00 E. 218 feet to pine pin: S. 63-43 W. 80 feet to an iron pin; N. 18049 W. 43 feet to an iron pin; N. 2-17 W. 28 feet to an iron pin; and N. 19-56 W. 128 feet to an iron pin on the southerly side of Montague Road: thence in a southwesterly direction along the edge of said road to an iron pin, at corner of other property of Emma Childress; thence with the line of said Childress property in a southeasterly direction 230 feet to corner of said tract; thence S. 36-00 W. 240 feet more of less to an iron pin in line of property of Polly Bridwell Vernon Goodrich; thence with the line of said Goodrich property the following courses and distances: S. 42-24 E. 170 feet to an iron pin: S. 47-36 W. 300 feet to iron pin; N. 42-24 W. 110 feet more or less to an iron pin marking the common corner of property of the said Goodrich, the Grantor and another tract owned by Emma Childress; thence with line of the Childress property S. 36-00 W. 820 feet more or less crossing a Duke Power right-of-way to a point in the center of Reedy River; thence with the center of said river as the line in a southeasterly direction 450 feet more or less to a point in said river; thence in a northeasterly direction 1650 feet more or less, and crossing the old Duncan Chapel Road (now abandoned) to an iron pin on the southwestern edge of said Duncan Chapel Road; thence with the southwest edge of said road as the THE ABOVE tract of land is shown on the Greenline approximately 240 feet to point of beginning. ville County Clock Book as Tract 1, Block 3, Page 431 and is part of the lands acquired by the Grantor by deed of John H. Bridgwell dated May 12, 1954, recorded in the RMC Office for Greenville County, S.C. In deed Book 499 at Page 447. THIS IS THAT SAME PROPERTY CONVEYED BY DEED OF LIDA A. BRIDWELL TO CONNIE YVONNE VERNON BROWN (FORMERLY CONNIE YVONNE VERNON), JOHN DONALD VERNON AND RUTH ANN VERNOR DATED 4/11/78, RECORDED 4/12/78, IN VOLUME 1076, AT PAGE 946, IN THE RMC OFFICE FOR GREENVILLE COUNTY ----LESS, HOWEVER----- ALL that certain piece, parcel of tract of land situate, lying and being in Paris Mountain Township, on the southwest side of Duncan Chapel Road, State and County aforesaid and according to plat prepared by Williams & Plumblee, Inc., Surveyors, dated July 1, 1981 entitled "Survey for Ronald E. Brown and Yvonne V. Brown" containing 8.0 acres and recorded in the RMC Office for Greenville County in Plat Book 8G, at Page 48, and having according to said plat the followings BEGINNING at a new iron pin on the edge of Duncan Chapel Road and runmetes and bounds, to-wit: ning thence along a common road, S. 31-11 W. 718.3 feet to a new iron pin; thence continuing along said line S. 35-37 W. 549.7 feet to a new iron pin; thence running in a northwesterly direction, N. 47-22 W. 403.7 feet to a new iron pin; thence running along the property line of property now or formerly of Birdwell, N. 36-00 E. 470.0 feet to a new iron pin; thence running in a southeasterly direction along property now or formerly of Goodrich, S. 42-30 E. 108.4 feet to an old iron pin; [Street]

...SC...... 29.609 (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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