

FILED
GREENVILLE CO. S. C.

NOV 1 5 07 PM '83

DORRIS J. KENSLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 31st day of October 1983, between the Mortgagor, Joseph Phillip Turner and Kathy Lynn Turner (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, F. S. B., 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 Fifty Thousand Four Hundred and No/100 (\$50,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 31, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2013

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 lying and being situate in the State of South Carolina, County of Greenville, and being known and designated as Lot #84, Section 2 of Berea Forest Subdivision as shown on a plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book AN at page 76, and resurveyed by Robert R. Spearman, R.L.S. No. 3615 dated October 27, 1983, reference to which is hereby made for a more complete and accurate description and being thereon more fully described according to said plat as follows, to-wit:

BEGINNING at an iron pin on edge of Berea Forest Circle, joint front corner of Lots 84 and 85, and running thence along property division of Lots 84 and 85, N60-55E 130.0 ft. to an iron pin, joint rear corner of Lots 80, 81, 84 and 85; running thence along property division of Lots 81 and 84 S29-05E 90.0 ft. to an iron pin, joint rear corner of Lots 81, 82, 83, and 84 S60-55W 130.0 ft. to an iron pin on edge of Berea Forest Circle, joint front corner of Lots 83 and 84, and being 75 ft. NW of Wilma Drive; running thence along front of Lot 84 at edge of Berea Forest Circle N29-05W 90.0 ft. to an iron pin, the point of BEGINNING.

This being the same property conveyed unto the Mortgagors herein by deed of Bob G. Sexton & Co., Inc., deed dated October 31, 1983 and recorded simultaneously with this mortgage in the RMC Office for Greenville County, South Carolina.

RECEIVED
STAMP
TAX \$ 20.18

which has the address of 411 Berea Forest Circle Greenville
[Street] [City]
South Carolina (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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