

MORTGAGE

THIS MORTGAGE is made this 20th day of January 1984, between the Mortgagor, DAVID MITCHELL HOWELL and CAROLYN E. HOWELL (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-nine Thousand Seven Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 20, 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 February 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 unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 32 of TRENTWOOD HORIZONTAL PROPERTY REGIME, as is more fully described in Master Deed dated October 16, 1974, and recorded in the R.M.C. Office for Greenville County, S.C. in Deed Volume 1008 at Pages 527 through 611, inclusive, and survey and plot plan recorded in Plat Book 5-H at Page 48 which Master Deed was amended June 2, 1976 and recorded in the R.M.C. Office for Greenville County, S.C. in Deed Volume 1038 at Page 140; said Master Deed was subsequently amended by Second Amendment recorded July 7, 1978 in the R.M.C. Office for Greenville County, S.C. in Deed Volume 1082 at Page 742; said Master Deed was subsequently amended by Third Amendment recorded November 3, 1978 in Deed Volume 1091 at Page 223; that the Declarant assigned the above numbers by document recorded November 8, 1979 in the R.M.C. Office for Greenville County, S.C. in Deed Volume 1115 at Page 207.

This is the same property conveyed to the Mortgagors herein by deed of Jerry W. McCullough and Janice K. McCullough to be recorded herewith.

which has the address of Trentwood Simpsonville
[Street] [City]
S.C. (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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