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MORTGAGE

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THIS MORTGAGE is made this 24 day of April, 1981, between the Mortgagor, William H. Bright, Jr. and Bobbie E. Bright (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand, Four Hundred and Seventy Dollars and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 24, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1986.

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 lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 122 on plat of DEVENGER PLACE, SECTION 4, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-H, at page 24, reference to which is hereby made for a more complete description by metes and bounds.

This is the same property conveyed to the Grantor by Devenger Road Land Company, A Partnership, by deed recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1122, at page 32, on March 13, 1980.

This conveyance is made subject to such easements, restrictions, roadways, setback lines, and rights-of-way, if any, appearing of record or on the premises.

This is the same property conveyed by deed of The Dee Smith Co., Inc., dated 9/26/80 and recorded 9/29/80 in the R.M.C. Office for Greenville County in Volume 1134, at Page 377.

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which has the address of 100 Paddock Court, Greer, S.C. 29651 (Street) (City) (State and Zip Code) (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 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.

