



44614

BOOK 1542 PAGE 869

# MORTGAGE

THIS MORTGAGE is made this 12th day of May, 1981, between the Mortgagor, Phillip C. and Catherine A. Redd (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 seventy-seven and 64/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 12, 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 July 1, 1984;

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 parcel or lot of land in O'Neal Township, County of Greenville, State of South Carolina, located about 2 1/2 miles north of the City of Greer, lying on the west side of Highway 14, being shown on plat as Lot 1-A, said plat being prepared by Lindsey and Associates, dated February 5, 1980 and recorded in the RMC Office for Greenville County in Plat Book 8-A at page 51, reference being craved to said plat for a more particular metes and bounds description. For additional reference, see previous plat recorded in Plat Book 000 at page 199-A, Lots 1 and 2.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights of way appearing on the property and/or of record.

This is the same property conveyed to the grantor by deed of David Barry Sellers dated August 16, 1979 and recorded in the RMC Office for Greenville County in Deed Book 1109 at page 929.

The grantees' address is: Route 7, Greer, South Carolina 29651

This is the same property conveyed by deed of Boyd C. Lister by deed dated August 29, 1980 and recorded September 23, 1980 in the RMC Office for Greenville County in Volume 1133 at page 998.

which has the address of Route 7, Box 24-B, Highway 14 North, Greer, (Street) South Carolina 29651 (City) (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 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.

GCTO -----3 JUN 1 81 778

4.0088

BR 61 00 0.

4328 RV-2