



MORTGAGE

THIS MORTGAGE is made this 15th day of July 1981, between the Mortgagor, Gordon D. and Patricia S. Adkins (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 ten thousand seven hundred fifteen and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated JULY 15, 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 15, 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 certain lot of land lying, being and situate in the Town of Fountain Inn, County of Greenville, State of South Carolina, in Belmont Estates, being known and designated as Lot No. 39 in accordance with plat recorded in Platt book "WWW", Page 16, and being more fully described in accordance with said plat, to-wit:

BEGINNING at an iron pin on the Southern side of Belmont Drive, joint front corner with Lot # 40, and running thence N. 62-0W. 100 feet to an iron pin; thence S. 28-0 W. 200 feet to an iron pin; thence S. 62-0 E. 100 feet to an iron pin; thence N. 28-0 E. 200 feet to an iron pin, being the point of beginning.

This property is conveyed subject to restrictions of record recorded in Deed Book 844 at Page 136 in the R.M.C. Office for Greenville County, this being a portion of the property conveyed to the Grantors by deed recorded in Deed book 718 at Page 404 and the Estate of Billie C. Patton, Probate Court for Greenville County, Apartment 1095, File 3.

This property is subject to any easements, rights of way or restrictions of record that may exist upon this property.

This is the same proeprty conveyed by deed of Sara A. Patton and Melvin K. Younts, dated 1/31/72, recorded 2/7/72 in volume 935, page 522 of the RMC Office for Greenville County, SC.

which has the address of Rt. # 2, 3 Belmont Drive Fountain Inn, S.C. 29644 (herein "Property Address");
(Street) (City) (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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