



MORTGAGE

THIS MORTGAGE is made this 6th day of August 1981, between the Mortgagor, Steve G. and Carmen M. Mason (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 Three thousand fifty five and 14/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 6, 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 March 15, 1983;

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 Oneal Township, in the County of Greenville, State of South Carolina, about three miles north of the City of Greer on the western side of Holiday Road and according to a plat prepared by John A. Simmons, October 15, 1960, has the following metes and bounds, to wit:

BEGINNING on a nail in the center of Holiday Road at the corner of property now or formerly of Clarence E. and Jeanette W. Mitchell (iron pin on western bank of road at 22 feet from true corner) and running thence with the center of said road N. 18-55 E. 137 feet to a nail (iron pin on western bank at 22 feet) running thence S. 83-45 W. 384.5 feet to an iron pin; running thence S. 6-15 E. 124 feet to an iron pin at the corner of the Mitchell Road; running thence with that line N. 83-45 E. 326.7 feet to an iron pin, point of beginning.

DERIVATION: This being the same property conveyed to the grantor by Bonnie A. Osborne, recorded in Deed Book 1094, page 731, in the RMC Office for Greenville County, S.C. on January 3, 1979.

This is the same property conveyed by deed of Hawkins Properties, by deed dated January 27, 1981 and recorded February 12, 1981 in the RMC Office for Greenville County in Volume 1142 Page 616.

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which has the address of Rt. 7, Holiday Road, Greer, S.C. 29651 (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.