MORTGAGE

309K 1554 FAGE 838

THIS NORTGAGE is made this. 15th day of September.,

1981, between the Mortgagor, Franklin Y, Bridges and Gail B, Bridges

(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 .. Two Thousand Two Hundred Ninty Five Dollars and Thirty Six Cents ... Dollars, which indebtedness is evidenced by Borrower's note dated ... September 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 ... September 15, 1983

All that piece, parcel or lot of land located in Paris Mountain Twp., County of Greenville, State of South Carolina, containing 2.7 acres, more or less, and having, according to Plat of Survey made by Terry T. Dill, Surveyor, REG. CE&LS No. 104, Rt. 2, Taylors, S.C., the following mets & bounds, to-wit:

Beginning at a point in center of Memorial Drive, said point being shown as ½ mile from Hwy. #25 By-Pass, and running S 12-30 W 780' to a corner I.P.; thence N 58-10 W 144.5' to a corner I.P.; thence N 07-50 E 706' to the center line of said Memorial Drive; thence along line of said Memorial Drive S 85-52 E 195.' to point in center of said roadway, being the point of beginning.

This is the same property conveyed by deed of Myrtle N. Holland, dated 4/26/74, recorded 3/26/75 in volume 1016, page 5 of the RMC Office for Greenville County, South Carolina.

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 I ender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family 6-75 FMMA FRUME UNIFORM INSTRUMENT

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