

FILED
GREENVILLE CO. S. C.

MORTGAGE

BOOK 1555 PAGE 588

OCT 19 2 51 PM '81

THIS MORTGAGE is made this 19th day of October 1981, between the Mortgagor, Charles W. Carpenter, Jr. and Julia K. Carpenter (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").

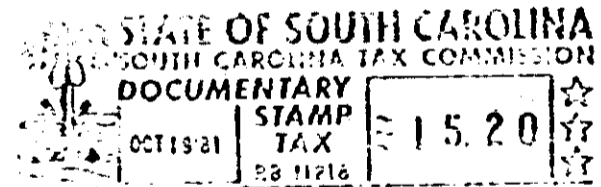
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-seven Thousand Nine Hundred Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 19, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2011.

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 piece, parcel or lot of land, with improvements thereon, situate, lying and being on the southern side of Wood Creek Drive near the City of Greenville, in the County of Greenville, State of South Carolina and shown and designated as Lot No. 39 of a subdivision known as Edwards Forest, Section 3 on plat entitled "Property of Charles W. Carpenter, Jr. and Julia K. Carpenter" prepared by Freeland and Associates dated October 16, 1981 recorded in the R.M.C. Office for Greenville County in Plat Book 8-6 at Page 12 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Wood Creek Drive at the joint front corner of Lots Nos. 39 and 40 and running thence with the joint line of said lots, S. 7-18 E., 373.0 feet to an iron pin; running thence along branch of Mountain Creek N. 57-29 W., 165.5 feet to an iron pin; thence N. 83-01 W., 46.0 feet to an iron pin at the joint rear corner of Lots 38 and 39; running thence with the joint line of said lots N. 4-46 E., 458.0 feet to an iron pin on the southern side of Wood Creek Drive; running thence along the southern side of Wood Creek Drive S. 86-44 E., 80.7 feet to an iron pin; thence S. 87-29 E., 18.3 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Paul M. Kelly and Loretta A. Kelly recorded in the R.M.C. Office for Greenville County in Deed Book 1156 at Page 990 on the 19 day of October, 1981.



which has the address of 23 Wood Creek Drive Taylors (City) S. C. (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 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.

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