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THIS MORTGAGE is made by this 29th day of October 19 81, between the Mortgagor, Donald E. Miller and Lucy Ann C. Miller (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").

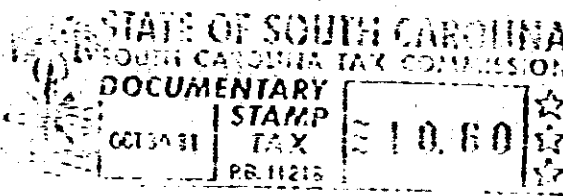
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty six thousand five hundred and no/00 Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, City of Mauldin, known as Lot 63 on revised plat entitled "Revision of Lot 63, Section II, of Holly Springs Subdivision," prepared by Piedmont Engineers dated February 13, 1974, which plat is recorded in the RMC Office for Greenville County, SC, in Plat Book 4R at page 54; and by a more recent plat entitled "Property of Donald E. Miller and Lucy Ann C. Miller," prepared by Freeland and Associates on October 7, 1981, recorded in the RMC Office for Greenville County in Plat Book 2W at page 38; and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Bridges Road, joint front corner of Lots 64 and 63; and running thence S. 8-03 W. 147.55 feet to an iron pin at the rear of lot; thence running across the rear of lot, N. 79-12 W., 100.0 feet to an iron pin; thence turning and running along the common line of Lots 63 and 62, N. 8-03 E. 147.55 feet to an iron pin on Bridges Road; thence running along said Road, S. 79-12 E. 100.0 feet to an iron pin, being the point of BEGINNING.

This is the identical property conveyed to the mortgagor by deed of Bruce C. Burnett, to be recorded of even date herewith.



which has the address of 110 Bridges Rd., Mauldin, South Carolina 29662 (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.

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