



# MORTGAGE

THIS MORTGAGE is made this 9th day of December 19, 81, between the Mortgagor, Joe M. Pollard and Barbara A. Pollard (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 Eight Thousand, Five Hundred One Dollars and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated 12-9-81 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 12-10-86

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 lot of land on the eastern side of South Beechwood Drive in the County of Greenville, State of South Carolina, being shown as Lot 18 on plat of Beechwood Hills dated November 1958 prepared by C. O. Riddle recorded in Plat Book QQ page 35 in the RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of South Beechwood Drive at the joint front corner of Lots 17 and 18, and running thence with line of Lot 17, S. 66 E. 357.5 feet to an iron pin in center of a branch; thence with corner of the branch as the line in a southwesterly direction to an iron pin at joint rear corner of Lots 18 and 19; thence with line of Lot 19, N. 82-05 W. 291 feet to an iron pin on South Beechwood Drive; thence with said Drive, N. 7-55 E. 130.8 feet to iron pin; thence N. 11-28 E. 19.2 feet to the point of beginning.

This being the same property conveyed to the grantor herein by deed recorded in Deed Book 831 at page 650.

This property is conveyed subject to restrictions recorded in Deed Book 586 at page 293 and to all other covenants, easements and rights of way of record which affect said property.

This is the same property conveyed by deed of Jeff R. Richardson, Jr. by deed dated 11/30/67, recorded 12/1/67, in volume 833, page 627 of the RMC Office for Greenville County, SC.

which has the address of 201 Beechwood Drive, Simpsonville (City) 29681 (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 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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