



MORTGAGE

BOOK 1561 PAGE 271

THIS MORTGAGE is made this 24th day of December 1981, between the Mortgagor, John W. Chiles, Jr. and Tee A. Chiles (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 Nine thousand, one hundred, thirty-seven, and 76/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 24, 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 January 15, 1986

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 County of Greenville, State of South Carolina on the southeastern side of Kay Drive and being known and designated as Lot No. 63 on plat of Belmont Heights, Section 2, plat of which is recorded in the R. M. C. Office for Greenville County in Plat Book "GG", at Page 99 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Kay Drive, joint front corner of Lots Nos. 63 and 64 and running thence with the joint line of said lots S. 26-50 E. 160 feet to an iron pin; thence S. 63-10 W. 70 feet to an iron pin, joint corner of Lots Nos. 62 and 63; thence with the common line of said lots N. 26-50 W. 160 feet to an iron pin on the southeastern side of Kay Drive; thence with the southeastern side of said Drive N. 63-10 E. 70 feet to an iron pin, the point of beginning.

This is the same property conveyed by deed of C. Otto White, Jr., Realtor, A. Corp. to John W. Chiles, Jr. and Tee A. Chiles, dated 12/1/67, recorded 12/4/67, in volume 834, at Page 34 of the RMC Office for Greenville County, SC.

which has the address of 4 Kay Drive, Greenville, SC 19615 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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