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# MORTGAGE

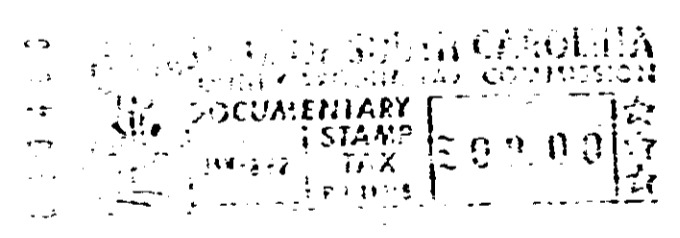
THIS MORTGAGE is made this 8th day of January 1982, between the Mortgagor, Shelby Jean Garland (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand and No/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 8, 1982 (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 1, 2002.

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 unit, situate, lying and being on Village Drive in the City of Greer, County of Greenville, State of South Carolina, being known and designated as Unit No. 2-B of The Village Townhouses, No. 2 Horizontal Property Regime, as is more fully described in Master Deed dated September 4, 1980, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1133 at Page 1 on September 10, 1980, and further shown on survey and plat plan entitled "Village Greer," dated July 30, 1980, prepared by R. B. Bruce, Surveyor, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-X at Page 39 on September 10, 1980.

This is that property conveyed to Mortgagor by deed of Employee Transfer Corporation dated and filed concurrently herewith.



which has the address of 107 Village Court, Unit 2-B Greer, South Carolina 29651 (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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