

MORTGAGE

THIS MORTGAGE is made this 21st day of January 1982, between the Mortgagor, Steven B. Garland and Karen D. 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").

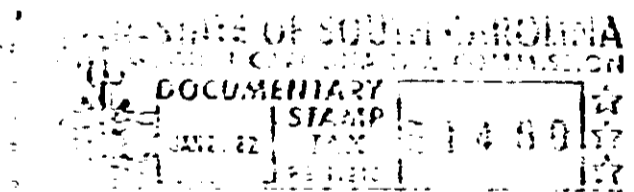
WHEREAS Borrower is indebted to Lender in the principal sum of Thirty-Six Thousand Nine Hundred Fifty and No/100 (\$36,950) Dollars, which indebtedness is evidenced by Borrower's note dated January 21, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2012

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 lying in the State of South Carolina, County of Greenville, shown as Lot No. 150 on plat of Del Norte Estates recorded in Plat Book WWW at pages 32-33 and having, according to said plat, the following courses and distances:

BEGINNING at an iron pin on Great Glen Road with curve of Del Norte Road and running thence with curve S. 2-01 W. 36.9 feet to an iron pin on Del Norte Road; thence along Del Norte Road, S. 45-55 W. 99.5 feet to an iron pin; thence with joint line of Lots 149 and 150, N. 44-05 W. 140 feet to an iron pin, joint corner of Lots 149, 150, and 151; thence with joint line of Lots 150 and 151, N. 45-55 E. 96 feet to an iron pin on Great Glen Road; thence with said Road S. 68-07 E. 52 feet, S. 53-53 E. 50 feet and S. 41-49 E. 18.1 feet to the point of beginning.

This is that property conveyed to Mortgagor by deed of Alan Dale King dated and filed concurrently herewith.



which has the address of 407 Del Norte Road Greenville S. C. 29615 (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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