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BOOK 1584 PAGE 777

MORTGAGE

THIS MORTGAGE is made this 1st day of March, 1982, between the Mortgagor, Thomas S. Cromer, Jr. (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 Forty Nine Thousand Five Hundred and 00/100ths (\$49,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 1, 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 March 1, 2012 TSC

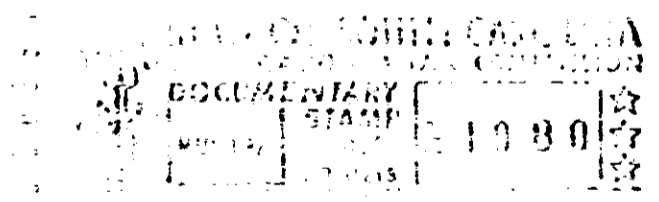
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 lot of land, with any and all improvements thereon, lying, being and situate on the Northern side of Brentwood Way, in the Town of Simpsonville, Greenville County, South Carolina, being shown and designated as Lot No. 168 on a plat entitled BRENTWOOD, SECTION IV, made by Piedmont Engineers and Architects, dated March 12, 1974, and recorded in Plat Book 5-D at Page 43 in the R.M.C. Office for Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Brentwood Way, joint front corner of Lots 168 and 167, and running thence along the common line of said lots N. 18-59 W. 150.14 feet to an iron pin, joint rear corner of Lots 168 and 167; thence N. 70-58 E. 105.04 feet to an iron pin, joint rear corner of Lots 168 and 169; thence along the common line of said lots S. 19-00 E. 150.2 feet to an iron pin on the Northern side of Brentwood Way; thence along the Northern side of Brentwood Way S. 71-00 W. 105.1 feet to an iron pin, the point of beginning.

This property is subject to all rights-of-way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record, and actually existing on the grounds affecting said property.

This is the identical property conveyed to Thomas S. Cromer, Jr. by Steven H. Vaden and Abbey N. Vaden by deed recorded simultaneously



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which has the address of 606 Brentwood Way Simpsonville, South Carolina (Street) (City) (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 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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