



MORTGAGE

THIS MORTGAGE is made this 16th day of February, 1982, between the Mortgagor, R. Krishna Reddy and R. Robindra Reddy (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 One thousand, three hundred, thirteen and 01/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 16, 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 12/1/82.

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 lying in the State of South Carolina, County of Greenville, shown as Lot 110 on plat of Devenger Place, Section 2, recorded in Plat Book 50 at page 8 and having the following courses and distances:

BEGINNING at an iron pin, joint front corner of Lots 110 and 111 and running thence with joint line of said lots, N. 64-06 E. 150 feet to an iron pin, joint rear corner of said lots; thence along rear line of Lots 110, S. 25-54 E. 90 feet to an iron pin, joint rear corner of Lots 109 and 110; thence with joint line of said lots, S. 64-06 W. 150 feet to an iron pin on Longstreet Drive; thence with said Drive, N. 25-54 W. 90 feet to the point of beginning.

This is the same property conveyed by deed of Premier Investment Co., Inc. to R. Krishna Reddy and R. Robindra Reddy dated 7/14/77, recorded 7/18/77, in Volume 1060, at Page 744, in the RMC Office for Greenville County, SC.

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which has the address of 302 Longstreet Drive, Greer, Greenville County, (Street) (City)
SC 29651 (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 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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