



MORTGAGE

THIS MORTGAGE is made this 18th day of March 1982 between the Mortgagor, Sylvia W. Culbreth (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, two hundred, twenty-nine and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 18, 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 April 15, 1987.

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 City of Greenville, County of Greenville, State of South Carolina, known and designated as Lot No. 12 on Plat of Knob Hill, plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "DD", Page 163, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwesterly side of Brookdale Avenue at a point 314 feet Southwest of the westerly corner of the intersection of Brookdale Avenue and Maydale Street, said pin being the joint front corner of Lots 12 and 13, and running thence along the northwesterly side of Brookdale Avenue S. 32-40 W. 70 feet to an iron pin, joint front corner Lots 11 and 12; thence along the joint line of said lots N. 57-20 W. 150 feet to an iron pin, joint rear corner of said lots; thence N. 32-40 E. 70 feet to an iron pin, joint rear corner Lots 12 and 13; thence along the joint line of said lots S. 57-20 E. 150 feet to the point of beginning.

This conveyance is made subject to any and all existing restrictions, rights-of-way, easements or other matters of public record, if any, which affect the subject property.

This is the same property conveyed by deed of Thomas R. Ross and Audrey A. Ross to Sylvia W. Culbreth, dated and recorded January 6, 1978, in Volume 1071, at Page 465, in the R.M.C. Office for Greenville County, SC.

SC70 --- 1 AP-5 82 163

which has the address of 236 Brookdale Ave., Greenville, SC 29607 (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".

4.0001

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.

01-046493-05

0 3 4 4

4328 RV-2