



MORTGAGE

BOOK 1573 PAGE 393

THIS MORTGAGE is made this 7th day of June 1982, between the Mortgagor, Charles G. Gwin and Linda B. Gwin (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One hundred, thirty-one thousand, four hundred, eighty-one and 61/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 7, 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 July 1, 1992

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 lot of land situate, lying in the County of Greenville, State of South Carolina, shown as Lot No. 12 on plat entitled Part II of Fairway Acres, recorded in the RMC Office for Greenville County, S. C. in Plat Book 4F at Page 43, and having the following metes and bounds, to-wit:

BEGINNING at an point on the north side of Terrain Drive, joint corner of lots 12 and 13 and running thence along said Drive N. 65-27 E. 180 feet thence S. 17-25 E. 148 feet; thence S. 62-08 W. 162.6 feet; thence N. 24-07 W. 156.1 feet to the beginning corner.

This property is conveyed subject to any restrictions, rights of way, easements and encroachments that may appear of record affecting this property, including a drainage easements as shown on the recorded plat.

This is that same property conveyed by deed of Talmadge Jackson and Lola W. Jackson to Charles G. Gwin and Linda B. Gwin, dated and recorded 7/12/79, in Deed Volume 1106, at Page 600, in the R.M.C. Office for Greenville County, SC.

which has the address of Rt. 412, Terrain Dr., Greenville, SC 29605 (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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