

S.C. '82 MORTGAGE

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THIS MORTGAGE is made this 10th day of August 19 82, between the Mortgagor, Richard H. Kosa and Elsie V. Kosa (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").

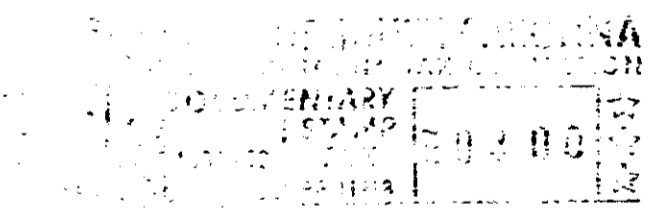
WHEREAS, Borrower is indebted to Lender in the principal sum of Seven Thousand Five Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 10, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southeastern side of Blackenridge Drive in Greenville County, South Carolina being shown and designated as lot no. 45 on a plat entitled EASTGATE VILLAGE made by Piedmont Engineers and Architects dated May 15, 1973, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-X at Page 31 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Blackenridge Drive at the joint front corner of lots nos. 44 and 45 and running thence along the common line of said lots, S. 64-00 E. 90.0 feet to an iron pin on "Open Greenway"; thence with the Open Greenway, S. 26-00 W. 100.0 feet to an iron pin at the joint rear corner of lots nos. 45 and 46; thence with the common line of said lots, N. 64-00 W. 90.0 feet to an iron pin on the southeastern side of Blackenridge Drive; thence along the southeastern side of Blackenridge Drive, N. 26-00 E. 100.0 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Richard H. Kosa and Elsie V. Kosa by deed of David H. Krumwiede and Nancy E. Krumwiede to be recorded herewith.



which has the address of 10 Blackenridge Drive, Taylors, S.C. 29687 (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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