



MORTGAGE

THIS MORTGAGE is made this 9th day of August 1982, between the Mortgagor, Billy Joe Bowers and Patricia G. Bowers (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 Thirty-three thousand, eight hundred, ninety-four and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 9, 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 certain pice, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, between Berea Drive and Lions Club Road, containing 2.05 acres, more or less, and having the following metes and bounds according to a survey by J. C. Hill, R.L.S., dated December 1, 1965, entitled "Property of J.E. Huff", recorded in the R.M.C. Office for Greenville County in Plat Book LLL at page 147:

BEGINNING at a pole on the southern side of Berea Drive at the corner of property now or formerly of B. E. Huff, and running thence with the line of said property, S. 13-40 W., 203.8 feet to an iron pin; thence continuing with the line of said property, S. 54-20 W., 179.9 feet through an iron pin to a point in the center of Lions Club Road; thence with the center of said Lions Club Road, N. 25-15 W., 475.w feet; thence continuing with said Lions Club Road, N. 42-30 E., 42.1 feet to a point in the center of Berea Drive; thence with the center of Berea Drive, S. 61-00 E., 173.3 feet; thence continuing with the center of said Berea Drive, S. 72-45 E., 196.3 feet; thence leaving the center of said Berea Drive and running S. 56-35 E., 28.1 feet to the point of beginning.

This is that same property conveyed by deed of Joye H. Garraux to Billy Joe Bowers and Patricia G. Bowers, recorded 5/8/72, in Deed Volume 943, at Page 12, in the R.M.C. Office for Greenville County, SC.

which has the address of 305 Berea Dr. Greenville SC 29611 (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.

Vertical stamp: 0 3 6 0

Vertical stamp: 4328 RV.21