



THIS MORTGAGE is made this 21st day of SEPTEMBER 1982, between the Mortgagor, JAMES A. KETCHEM & MILDRED R. KETCHEM

(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 TWENTY THREE THOUSAND EIGHT HUNDRED TWELVE & 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated SEPT. 23, 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 NOVEMBER 16, 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 piece, parcel, or lot of land in the Town of Simpsonville, County of Greenville, State of South Carolina, on Sandhurst Drive, being shown and designated as Lot No. 104, on plat of section III, Brentwood, recorded in the RMC Office for Greenville County, S.C., in Platt Book "5 D", at page 42, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the westerly side of Sandhurst Drive, joint front corner of Lots Nos. 104 and 105, and running thence with the joint lines of said lots, S. 53-59 W. 148.9 feet to an iron pin; thence N. 36-17 W. 100 feet to an iron pin, joint rear corner of Lots Nos. 103 and 104; thence with the joint lines of said lots, N. 53-59 E. 149.45 feet to an iron pin on the westerly side of Sandhurst Drive; thence with the westerly side of Sandhurst Drive, S. 35-57 E. 100 Feet to an iron pin, the point of BEGINNING.

The within is the identicle property heretofore conveyed to the grantor by deed of Rackley, Builder-Developer, Inc., dated 13 April 1977, recorded 14 April 1977, RMC Office for Greenville County, S.C., in Deed Book 1054, at page 616.

The within conveyance is subject to restrictions, utility easements, rights of way, zoning regulations, and other matters as may appear of record, on the recorded plats, or on the premises.

As part of the consideration, grantees assume and agree to pay the balance due on that certain mortgage from the grantor to Fidelity Federal Savings and Loan Association, Greenville, S.C. said mortgage being in the original amount of \$28,700.00, dated 14 April 1977, recorded 14 April 1977, RMC Office for Greenville County, S.C., in Mortgage Book 1394, at Page 570, upon which there is a present balance due of \$28,000.00.

This being the same property conveyed to Mildred Reva Ketchem by deed from James A. Ketchem recorded in the RMC Office for Greenville County on March 12, 1979 on page 215 of Volume 1098 and dated March 6, 1979.

which has the address of 112 SANDHURST DRIVE, SIMPSONVILLE, S.C. 29681 (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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