



Documentary Stamp on Record  
No. 10,060.04

11-049909-28

BOOK 1586 PAGE 361

# MORTGAGE

THIS MORTGAGE is made this 22nd day of October, 1982 between the Mortgagor, Bruce A. and Ellen F. Stephen (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 seventeen thousand fifty six and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated 10/22/82 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 1989.

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 with the buildings and improvements thereon lying and being on the northeasterly side of Stone Ridge Road, near the City of Greenville, being known and designated as Lot No. 245 on plat entitled "Map No. 4, Section One, Sugar Creek" as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5D, page 72, and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the northeasterly side of Stone Ridge Road, said pin being the joint corner of Lots 245 and 246 and running with the common line of said lots N. 53-00 E. 66.25 feet to an iron pin; thence continuing with the common line of said lots N. 37-50-00 E. 95 feet to an iron pin, the joint rear corner of Lots 245 and 246; thence S. 89-01-24 E. 44.12 feet to an iron pin, the joint rear corner of Lots 244 and 245; thence with the common line of said lots S. 02-00-49 E. 166.99 feet to an iron pin on the northerly side of Sugar Lake Court; thence with the northerly side of Sugar Lake Court on a curve the chord of which is N. 94-59-11 W. 73.72 feet to an iron pin on the northerly side of Stone Ridge Road; thence with the northerly side of Stone Ridge Road N. 82-00-00 W. 35.36 feet to an iron pin on Stone Ridge Road; thence continuing with Stone Ridge Road N. 37-00 W. 130.07 feet to an iron pin, the point of beginning.

This conveyance is subject to all restrictions, setback lines, roadways, easements and right of ways, if any, affecting the above described property, and is subject to a 25 foot sewer easement across the rear lot line.

For deed into grantor, see Deed Book 1027, page 263.

This is the same property conveyed by Deed of Cothran & Darby Builders, Inc., dated 3-12-76, recorded 3-12-76 in volume 1032 at page 960 of the RMC Office of Greenville County, South Carolina.

which has the address of 110 Sugar Lake Court, Greer, South Carolina 29651 (herein "Property Address");  
(Street) (City) (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".

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.

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