

MORTGAGE

THIS MORTGAGE is made this 17 day of November
1982, between the Mortgagor, Samuel R. and Clara V. Lingo
(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 Eleven Thousand Four Hundred
Thirty Dollars and 60/100 Dollars, which indebtedness is evidenced by Borrower's note
dated Nov. 17, 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 Jan. 1, 1983

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 situate, lying and being in the
City and County of Greenville, State Of South Carolina, designated as Lot No. 32
on a Plat of Northside Gardens Recorded in the R.M.C. Office for Greenville County
in Plat Book S. at Page 17, and having according thereto the following courses and
distances:

BEGINNING at an iron pin on the Northeastern side of Lullwater Road at the joint
front corner of Lots No. 31 and 32, and running thence with the line of Lot
No. 31 N. 48-52 E. 226.1 feet to an iron pin; thence S. 35-45 E. 100.2 feet to and
iron pin at the joint rear corner of Lots No. 32 and 33; thence with the
line of Lot No. 33 S. 48-52 W. 220.7 feet to an iron pin on the Northeastern side
of Lullwater Road; thence with said road N. 41-08 W. 37.5 feet to the point of
beginning.

THIS conveyance is made subject to any and all restrictions or easements
that may appear of record, on the recorded plat, or on the premises.

THIS is the same property conveyed to the grantor herein by deed recorded
in the R.M.C. Office for Greenville County in Deed Book 925, Page 236.

THIS in the same property conveyed by deed of Jack N. Payton dated 6-1-73 and
recorded 6-4-73, in the RMC Office for Greenville County in Volume 976
at page 61.

which has the address of 122 Lullwater Rd. Greenville, SC 29607
(Street) (City)
..... (herein "Property Address");
(State and Zip Code)

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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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