



Documentary Stamp is figured on the amount financed: \$ 21,066.04  
**MORTGAGE**

BOOK 1594 PAGE 42

THIS MORTGAGE is made this 10th day of January 1983, between the Mortgagor, George E. Cowart and Cheryl W. Cowart (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-five thousand, seven hundred, ninety-three and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 10, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 15, 1988

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 lot of land in Greenville County, South Carolina, on the northeastern side of Elmhurst Road, being shown as Lot No. 9 on Plat of Westcliffe, dated December 11, 1963, prepared by Piedmont Engineers and Architects, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book YY at pages 168 and 169 and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Elmhurst Road at the joint corner of Lots Nos. 9 and 10 and running thence with the rear line of Lots Nos. 10 and 11, N. 57-00 E. 180 feet to an iron pin in the line of Lot No. 11; thence with the line of Lot No. 13, N. 33-00 W. 100 feet to an iron pin at the joint rear corner of Lots Nos. 8 and 9; thence with the line of Lot No. 8, S. 57-00 W. 180 feet to an iron pin on Elmhurst Road; thence with the said road, S. 33-00 E. 100 feet to the point of beginning, and BEING the same proeprty conveyed to Grantor by deed of Lawrence Kenneth Workman and Patricia Gentry Workman dated November 15, 1974, and recorded in Book 1010 and pate 739 in the Office of the R.M.C. Office for Greenville County, SC.

This is that same property conveyed by deed of Duke Power Co. to George E. Cowart and Cheryl W. Cowart, dated 7/18/75, recorded 7/22/75, in Deed Book 1021, at Page 654, in the R.M.C. Office for Greenville County, SC.

which has the address of 6 Elmhurst Drive 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 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.

GCTO -----3 FE 7 83 064 4.00CD

0040

4328 RV 21