

MORTGAGE

DONNIE S. EATHERSLEY

R.M.C.

THIS MORTGAGE is made this 29th day of July 1983, between the Mortgagor, Howard C. Etheridge and Betty Y. Etheridge, AMERICAN FEDERAL BANK F.S.B., a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and 00/100 (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 29, 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 August 1, 2003.

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 northwesterly side of Cobblestone Road, near the City of Greenville, South Carolina, being known and designated as part of Lot No. 1 and Part of Lot No. 2, Section I, on plat of Brookfield West, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7C at page 19, and having according to a more recent survey entitled "Property of Howard C. Etheridge and Betty Y. Etheridge", dated July 1983, prepared by Dalton & Neves Co., Engineers, recorded in the RMC Office for Greenville County, S. C. in Plat Book 9-Y at page 100, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwesterly side of Cobblestone Road, said pin being located 85 feet in an easterly direction of the intersection of Cobblestone Road and Gilderbrook Road, and running thence in a line through Lot 1 N. 26-35 W. 159.46 feet to an iron pin; thence N. 60-21 E. 10.01 feet to an iron pin; thence N. 60-42 E. 80.11 feet to an iron pin; thence turning and running on a line through Lot 2 S. 26-34 E. 163.80 feet to an iron pin on the northwesterly side of Cobblestone Road; thence with the northwesterly side of Cobblestone Road S. 63-25 W. 90 feet to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagors herein by deed of The Vista Co., Inc., dated July 29, 1983, and recorded in the RMC Office for Greenville County, S. C. in Mortgage Book 1193 at page 319 on July 29, 1983.

RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, SOUTH CAROLINA
ON JULY 29, 1983
BY DONNIE S. EATHERSLEY, R.M.C.
STATE OF SOUTH CAROLINA
GREENVILLE
\$20.00

which has the address of 5 Cobblestone Road, Greenville, S.C. 29615 (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.

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