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JUN 11 1983  
R.M.C. 302

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# MORTGAGE

THIS MORTGAGE is made this... 26th... day of... September...  
1983... between the Mortgagor, R. D. Garrett...  
..... (herein "Borrower"), and the Mortgagee,  
AMERICAN FEDERAL BANK, P.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 ..... (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-six Thousand and No/100...  
(\$56,000.00)..... Dollars, which indebtedness is evidenced by Borrower's note  
dated September 23, 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 April 1, 1984.....

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 located in the County of Greenville,  
State of South Carolina, and being known and designated as Lot #120, according to  
a plat entitled, "Heritage Lakes Subdivision", by Heaner Engineering Co., Inc., as  
revised October 26, 1977, and recorded in the RMC Office for Greenville County in  
Plat Book 6H, Pages 16, 17, 18 and 19. Reference to said plat is hereby made for a  
metes and bounds description.

This is the same property conveyed to the mortgagor by deed of Academy Rental Com-  
pany, A General Partnership, dated December 13, 1982, and recorded in the RMC Office  
for Greenville County in Deed Book 1179 at page 267

RECORDED IN THE RMC OFFICE FOR GREENVILLE COUNTY, SOUTH CAROLINA  
ON SEPTEMBER 23, 1983  
STAMP # 22,407

which has the address of... Lot 120, Harness Trail, Simpsonville,.....  
..... (Street) ..... (City)  
South Carolina 29681..... (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 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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