

FILED  
NOV 25 1983

# MORTGAGE

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the amount to be \$3,000.00

W. S. Irwin

THIS MORTGAGE is made this 24th day of October 1983, between the Mortgagor, Richard J. Irwin and Margaret Irwin (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 Fifty Eight Thousand Eighty Two dollars and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 24, 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 November 15, 1993

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 those two certain lots of land in Greenville County, State of South Carolina, in Greenville Township, in the City of Greenville, on the Northern side of Rock Creek Drive, being known and designated as lots Nos. 7 and 8 on Plat of Elizabeth G. McCall made by Dalton & Menes, in April 1940 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of lots Nos. 8 and 9 on the North side of Rock Creek Drive, and running thence with line of lot No. 9; N. 35-36 E. 298 feet to Reedy River; thence down the river, the traverse line of which is S. 54 E. 200 feet to iron pin at rear corner of lot 6; thence with line of lot 6, S. 33-19 W. 249 feet to iron pin on the Northern side of Rock Creek Drive; thence with the Northern side of Rock Creek Drive, N. 72-23 W. 118 feet to iron pin; thence continuing with Rock Creek Drive, N. 69-26 W. 100 feet to the beginning corner.

This is that same property conveyed by deed of Elizabeth G. McCall to Richard J. Irwin and Margaret Irwin dated March 2, 1950 and recorded March 2, 1950 in deed Volume 403 at Page 538 in the REC Office for Greenville County, SC.

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which has the address of 202 Rock Creek Dr. Greenville  
[Street] [City]  
SC 29605 (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 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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