

MORTGAGE

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THIS MORTGAGE is made this 7th day of December 1983, between the Mortgagor, Anthony D. Zender and Gloria J. Zender (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK FSB, 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 ONE HUNDRED SIXTY-FIVE THOUSAND ONE HUNDRED FIFTY and NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 7, 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 June 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 piece, parcel or lot of land situate, lying and being on the southern side of Foot Hills Road in the County of Greenville, State of South Carolina, and being shown and designated as Lot No. 5 on a plat entitled "Section I, Pine Valley at Green Valley Estates", prepared by Charles F. Webb, dated July 30, 1980, and recorded in the RMC Office for Greenville County in Plat Book 7X at Page 80, said lot having such metes and bounds as shown thereon.

This is the identical property conveyed to the Mortgagors herein by Basil R. Pryde, by deed dated September 15, 1983 and recorded in the RMC Office for Greenville County in Deed Book 1200 at Page 326.

This mortgage is second and junior in lien to that certain mortgage given by the Mortgagors herein to American Federal Bank FSB dated November 11, 1983 and recorded in the RMC Office for Greenville County, South Carolina in REM Book 1634 at Page 941.

which has the address of Lot 5, Foothills Road, Greenville South Carolina 29607 (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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