

FILED
GREENVILLE, S.C.

VOL 1639 PAGE 658

DEC 13 3 59 PM '83
MORTGAGE
(#6542) DUNN R.M.C.

THIS MORTGAGE is made this 13th day of December 19 83, between the Mortgagor, MARGARET KATHREEN HARDAWAY (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 Forty Nine Thousand Five Hundred and no/100 (\$49,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 13, 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 1, 2014.

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 westerly side of Summit Drive, in the City of Greenville, South Carolina, and being designated as Lot No. 4 of Kenwood Place, as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book K, at pages 104-105, and having, according to a more recent survey made by C. O. Riddle entitled "Survey for Margaret Kathreen Hardaway", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Summit Drive, joint front corner of Lots 3 and 4, and running thence along said Drive S. 0-55 W. 80 feet to an iron pin, joint front corner of Lots 1 and 4; thence along the common line of said lots N. 89-32 W. 146.18 feet to an iron pin; thence along the common line of Lots 4 and 5 N. 1-25 E. 80 feet to an iron pin, joint rear corner of Lots 3 and 4; thence along the common line of said lots S. 89-32 E. 145.49 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Richard Larry Stevenson and Carolyn G. Stevenson of even date herewith to be recorded.

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which has the address of 507 Summit Drive Greenville, South Carolina 29609 (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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