MORTGAGE

VOL 1639 PAGE 990 Documentary Stamps are figured on the amount financed: \$ 6056.44.

THIS MORTGAGE is made this... 19th.............day of ... October............. 19.83, between the Mortgagor, William O. Sermons. ... (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 . Eight, Thousand Five . Hundred Twenty Four dollars and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated. October 19, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sconer paid, due and payable on. November. 15, .1988......

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 State of South Carolina:

All that piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Dover Townhouse No. 46-A Horizontal Property Regime as is more fully described in Master Deed dated April 28, 1978, and recorded in the RMC Office for Greenville County, S.C. in Deed Book 1078, at Pages 13 through 43, inclusive, surbey and plot plan of said property being a part of the Master Deed referred to above.

This is that same property conveyed by deed of Govenors Square Associates, A Partnership to William O. Sermons dated Jan. 11, 1979 and recorded Jan. 12, 1979 in deed Volume 1095 at Page 295 in the RMC Office for Greenville County, SC.

which that the address of 22 Dover Drive (C-C)

... (herein "Property Address"); [State and I'm Code]

To Have and to Hoto unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all casements, 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 feasehold 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, casements or restrictions fisted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA -- 1 to \$ family 6 75 FAMA SHANC BRANCAM PASSINGMENT

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