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DONNIE W. WATKINSLEY
R.M.C.

MORTGAGE

VOL 1642 PAGE 894
VOL 1645 PAGE 240

THIS MORTGAGE is made this 30th day of December 1983, between the Mortgagor, TERENCE JAMES MARTIN and GLORIA MARTIN (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").

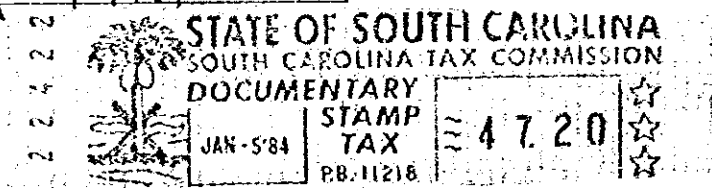
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Eighteen Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 30, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, 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, located, lying and being in the City of Mauldin, County of Greenville, State of South Carolina, being known and designated as Lot No. 10, Forrester Woods Subdivision, Section 6, as shown on plat entitled "Forrester Woods, Section 6", prepared by Freeland & Associates, recorded in the Greenville County RMC Office in Plat Book 9-W at Page 74, and having, according to a more recent survey thereof entitled "Property of Terence J. Martin and Gloria Martin", dated December 29, 1983, prepared by Freeland & Associates, recorded in the Greenville County RMC Office in Plat Book 10-B at Page 53, the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the Western side of the cul-de-sac of Loblolly Lane at the joint front corner of Lot Nos. 10 and 11 and running thence along the joint line of said lots S. 49-45 W., 175.22 feet to an old iron pin on the Northern side of the right-of-way of Hamby Road; thence running along said right-of-way N. 33-49 W., 25.0 feet to an old iron pin; thence running N. 43-06 W., 80.49 feet to an old iron pin at the joint corner of the within lot and property now or formerly of W. M. Gilliland; thence running along the joint line of said property N. 15-59 E., 75.43 feet to a point at the joint corner of Lot Nos. 9 and 10; thence running along the joint line of said lots N. 85-02 E., 137.37 feet to a point; thence running S. 75-15 E., 41.95 feet to an old iron pin on the Western side of the cul-de-sac of Loblolly Lane; thence running along said cul-de-sac, the radius of which is 50 feet, S. 6-27 E., 40.28 feet to an old iron pin at the joint front corner of Lot Nos. 10 and 11, the point and place of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Prestige Builders of Greenville Ltd. recorded in the Greenville County RMC Office in Deed Book 1203 at Page 867 on JANUARY 5, 1984



which has the address of 209 Loblolly Lane, Greenville (City) SC 29607 (State and Zip Code) (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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