



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 21,123.73

THIS MORTGAGE is made this 19th day of January 19. 84, between the Mortgagor, Ralph E. Hill and Mitzy S. Hill (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 thousand, three hundred, eighty-one and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 19, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 10, 1994

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, situate, lying and being in the City and County of Greenville, State of South Carolina, being shown and designated as Lots 28, 29, and 30 on a Plat of STONE ESTATES, recorded in the RMC Office for Greenville County, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the western side of Wilshire Drive, joint front corner of Lots 27 and 28, and running thence with the common line of said Lots, N 78-38 W, 160.0 feet to an iron pin, thence N 11-22 E, 75.0 feet to an iron pin, joint rear corner of Lots 30 and 31; thence with the common line of said Lots, S 78-38 E, 160.0 feet to an iron pin on the western side of Wilshire Drive; thence with said Wilshire Drive, S 11-22 W, 75.0 feet to an iron pin, the point of beginning.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above property.

This is that same property conveyed to the Grantors herein by deed of Calvin G. Ridgeway, recorded October 14, 1949, in the RMC Office for Greenville County in Deed Book 393, at Page 440.

This is that same property conveyed by deed of William and Barbara Stevenson to Ralph E. and Mitzy S. Hill, dated November 12, 1976, recorded November 15, 1976, in volume 1046 at page 163 of the RMC Office for Greenville County, S.C.

This is that same property conveyed by deed of William and Barbara Stevenson to Ralph E. and Mitzy S. Hill, dated August 11, 1983, recorded August 11, 1983, in volume 1620 at page 637 of the RMC Office for Greenville County, S.C.

which has the address of 34 Wilshire Drive, Greenville, S.C. 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 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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

