

MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 15,060.04

THIS MORTGAGE is made this 14th day of December 1983, between the Mortgagor, Frank S. Collins, III and Nancy W. Collins

(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 twenty eight thousand six hundred five and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 14, 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 December 14, 1993

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 all improvements thereon situate lying and being in the State of South Carolina, County of Greenville, on branch waters of the Reedy River and being more particularly described as Lot No. 5 of property of J.T. Blessingame on East Faris Road according to survey of same made by R.E. Dalton, Engineer, June 1937, and having the following metes and bounds according to said survey:

Beginning at an iron pin on East Faris Road at a point 210 feet from the intersection of said East Faris Road and Longview Terrace said pin being the joint front corner of Lots 5 and 6 and running thence with the common line of said Lots N 28-10 W 190.2 feet to an iron pin; thence running S 64-30 W 80 feet to an iron pin; thence along the common line of Lots 4 and 5 S 28-10 E 190.2 feet to an iron pin on East Faris Road said pin being the joint front corner of Lots 4 and 5; thence running along East Faris Road N 64-30 E 80 feet to an iron pin, the point of beginning.

This is the same property conveyed to Grantor by deed of Mrs. Sarah Stephens Goldsmith dated April 3, 1946, and recorded in the RMC Office for Greenville County in Deed Book 290, at page 176.

This conveyance is subject to all restrictions, setback lines, roadways, easements and right of ways, if any, affecting the above described property. This conveyance is subject to any defects a current survey might reveal.

This is that same property conveyed by deed of Otho S. McCullers to Frank S. Collins III and Nancy W. Collins, dated April 16, 1975, recorded April 17, 1975, in volume 1021 at page 435 of the RMC Office for Greenville County, South Carolina.

which has the address of 315 East Faris Road Greenville, South Carolina 29605 (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.

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