

RECORDED
FEB 20 1984
Clerk of Court

MORTGAGE

VOL 1648 PAGE 686
Documentary Stamps are figured on
the amount financed: \$ 11,055.11

THIS MORTGAGE is made this 7th day of February 1984, between the Mortgagor, Richard A. Helderman (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 Eleven thousand, Fifty-five and 11/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 7, 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 5, 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 parcel or tract of land containing 2 acres more or less situate on the northwest side of Settlement Road running southwest from the White Horse Road about 2 miles west of Travelers Rest in Greenville County, S.C. and having; according to a survey mady by John A. Simmons, Surveyor, September 26, 1972, recorded in the RMC Office for Greenville, S.C. in Plat Book 4-W, Page 19 the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of said Settlement Road referred to above said pin being 2,225 feet in a southwesterly direction from the intersection of Settlement Road and White Horse Road and at the corner of Settlement Road S. 49-25 W. 175 feet to an iron pin; thence N. 37-15 W. 484.3 feet to an iron pin; thence N. 14-04 W. 94.2 feet to a point in the center of a branch; thence along center of said branch, the traverse line being N. 84-04 E. 161.5 feet to a pont in the center of said branch; thence S. 37-15 E. 466 feet to the beginning corner.

This is that same property conveyed by deed of Mittie Batson Waddell to Richard A. Helderman, dated 10/17/72, recorded 10/19/72, in Deed Volume 958, at Page 262, in the R.M.C. Office for Greenville County, S.C.

which has the address of Old Settlement Road, Travelers Rest, SC 29690 (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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