



MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 5081.44

THIS MORTGAGE is made this 2nd day of February 1984 between the Mortgagor, Lois L. Ginn

(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 Six Thousand, Six Hundred, Seventy Three, and 92/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 2, 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 1, 1989

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 on the northwestern side of Lynchburg Drive, Greenville, County, South Carolina, being shown and designated as Lot 19, Section 1 on a plat of Richmond Hills, recorded in the RMC Office for Greenville County in Plat Book JJJ, at Page 81, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northwestern side of Lynchburg Drive at the joint corner of Lots 18 and 19, and running thence along the line of Lot 18, N 60-45 W, 150 feet to an iron pin at the joint corner of Lots 8 and 9, running thence along the line of Lots 8 and 9, N 29-15 E, 100 feet to an iron pin at the joint corner of Lots 9, 10 and 20, running thence along the line of Lot 20, S 60-45 E, 150 feet to an iron pin on the northwestern side of Lynchburg Drive, thence with said Drive, S 29-15 W, 100 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.

DERIVATION CLAUSE:

This is the same property conveyed to Lois L. Ginn by the Estate of George H. Ginn by Deed dated August 15, 1978, recorded August 16, 1978, in Book JJJ at Page 81.

which has the address of 109 Lynchburg Dr Greenville SC 29611 (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.

