



MORTGAGE

Repayment through the amount financed \$ 12,058.84

THIS MORTGAGE is made this 10 day of February 1984, between the Mortgagor, John Shepherd and Dianne B. Shepherd

(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 Three Thousand Twenty Six and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 10, 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 15 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 piece or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the southwestern corner of the intersection of Huntscroft Lane and Mellyn Street in the County of Greenville, State of South Carolina, being shown and designated as Lot 59 on Plat of Haselwood, Section 3, prepared by Dalton and Neeves Company, Engineers, dated October 1973, recredited in Plat Book 5D at Page 26 and being described more particularly according to said plat, to wit:

BEGINNING at an iron pin on the southwestern side of Huntscroft Lane at the joint front corner of Lots 59 and 60 and running thence along said Lane S. 77-52 E. 78 feet to an iron pin; thence N. 89-16 E. 78.5 feet to an iron pin at the southwestern corner of the intersection of said Lane and Mellyn Street; thence along said intersection, the cord of which is S. 52-24 E. 35.4 feet to an iron pin on the western side of Mellyn Street; thence along said street S. 7-24 E. 240 feet to an iron pin at the northwestern corner of the intersection of said street and Emily Lane; thence along said intersection the cord of which is S. 57-01 W. 57-6 feet; thence N.71-42 W. 247.3 feet to an iron pin at the joint rear corner of lots 59 and 60; thence along the common line of said lots N. 16-53 E. 238.9 feet to an iron pin at the joint front corner of said lots the point of beginning.

This is the same property conveyed by deed of Joseph M. and Eva H. Robinson to John and Dianne D. Shepherd dated 8-20-79 recorded 8-21-79 in Deed Volume 1109 at page 809 in the RMC office for Greenville County, South Carolina.

which has the address of Route #6, Box 702-A, Piedmont, S. C. 29673 (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.

9673

74328-772