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MORTGAGE

vol. 1857 148:510

THIS MORTGAGE is made this. 28th day of October 1564 7461825

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL BANK, F. S. B. (10) (1) 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").

ALL that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, at the intersection of Parliament Road and Gatewaye Drive being known and designated as Lot No. 52, Merrifield Park, Section #2, according to a plat thereof recorded in the RMC Office for Greenville County in Plat Book WWW, Page 50, and having, according to a more recent survey prepared by Freeland and Associates, dated October 27, 1983, entitled "Property of Michael K. Bogardus and Peggy A. Bogardus", the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 51 and 52 and running thence N. 38-26 E. 155.0 to an iron pin; thence running with the line of Lot 53, S. 44-00 E. 100.0 feet to an iron pin; thence running with Gatewaye Drive S. 13-53 W. 109.0 feet to an iron pin; thence running S. 58-59 W. 35.3 feet to an iron pin; thence running with Parliment Road N. 62-04 W. 68.6 feet to an iron pin; thence continuing with said Road, N. 49-00 W. 65.0 feet to an iron pin, the point of BEGINNING.

THIS is the same property conveyed to the Mortgagor herein by deed of Merrill Lynch Relocation Management, Inc., dated October 26, 1983 and recorded simultaneously herewith.

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South Carolina. 29615 (herein "Property Address");
[State and Zip Code]

APPRICATE TO THE PROPERTY OF THE PARTY OF TH

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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