

MORTGAGE

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S.C.

THIS MORTGAGE is made this 25th day of May 1984, between the Mortgagor, Harold M. Hewell and Verrenice L. Hewell (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").

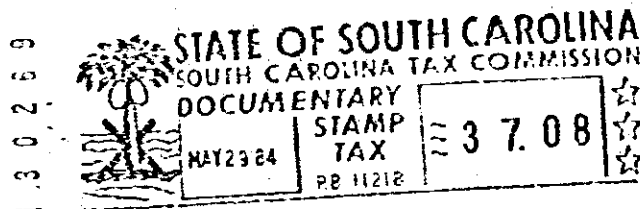
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Two Thousand Seven Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 25, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2014

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, being known and designated as Lot No. 120 as shown on a plat designated as Revision of Portion of Sections II and III (Lots 114, 120, 121, 123, and 124) Lake Forest Subdivision which plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book BB, at page 20, and being more particularly described on a more recent plat prepared by Freeland and Associates, Engineers and Land Surveyors, dated May 16, 1984, and revised May 22, 1984, entitled "Lake Forest, Sec. 2; Lot 120, Property of Harold M. Hewell and Verrenice L. Hewell" which plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 10-R, at Page 13, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Hermitage Road, joint front corner of Lots 119 and 120 and running thence S.86-31E., 231.1 feet to a point where the joint lines of Lots 119 and 120 intersect with the high water line of Lake Fairfield; thence along the high water line, the traverse line being S.1-12W., 42.7 feet to an iron pin; thence continuing along high water line S.10-54E., 100 feet to an iron pin where Lots 120 and 121 intersect the high water line of Lake Fairfield; running along the line of Lot 121 N.86-32W., 79.8 feet to an iron pin, and continuing thence N.86-40W., 178.3 feet to an iron pin, the joint front corner of Lots 120 and 121 and Hermitage Road; running thence with Hermitage Road, N.3-39E., 140.1 feet to the point of beginning.

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which has the address of 101 Hermitage Road Greenville, S.C. (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 seized 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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