

MORTGAGE

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THIS MORTGAGE is made this 22 day of May 1984 between the Mortgagor, John K. Kovaleski and Janis M. Kovaleski (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 Sixty-Nine Thousand Three Hundred and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 22, 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

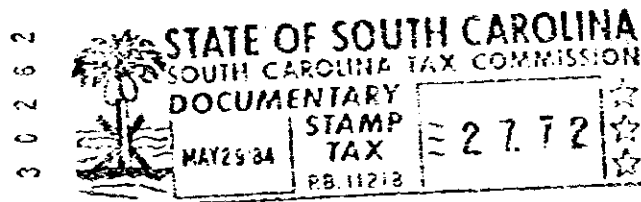
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 piece, parcel or lot of land situate and lying in the County of Greenville, State of South Carolina being know and designated as Lot # 95, on a plat of Pine Brook Forest Subdivision according to a plat prepared by Charles K. Dunn, surveyor. Said plat being recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4X at pages 48 and 49, and having such metes and bounds as shown thereon.

Beginning at a point in the Southeastern corner of said property adjoining the Southwestern corner of Lot # 96, S 70-13 W. 134.7 feet to a point, N 75-15W 30.5 feet to a point, thence N 20-20 W 141.6 feet to a point, running along the common border of Lot # 112, N 73-25 E. 169.7 feet to a point, running from the common border of Lot # 96 S. 16-37 E 149.7 feet to the point of beginning.

This is the same property conveyed unto the mortgagor by deed of Raymond Deakins and Ann Deakins as recorded in the RMC Office for Greenville County in Deed Book 1154 at page 897 on September 10, 1981.

This mortgage is subject to restrictive covenants as recorded in Deed Book 977 at page 767, and any rights-of-way or easements of public record.



which has the address of Route # 14, 101 Brook Drive Greenville South Carolina (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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