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THIS MORTGAGE is made this 13th day of June, 1984, between the Mortgagor Roy M. Gullick, Sr. and Leona L. Gullick, Roy M. Gullick, Jr. and Sarah T. Gulli (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").

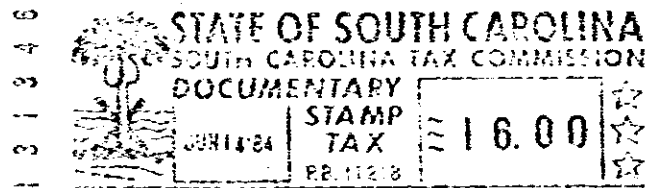
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand and no/100 (\$40,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 13, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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, lying and being on the southerly side of Augusta Drive West, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot Nos. 92 and part of Lot 91 on plat of Augusta Circle, as recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book F at Page 23 and having, according to a more recent survey entitled, "Property of Roy M. Gullick, Sr., Leona L. Gullick, Roy M. Gullick, Jr. and Sarah T. Gullick," prepared by Dalton & Neves, Engineers, dated June 11, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Augusta Drive West, said pin being the joint front corner of Lot Nos. 92 and 93 and running thence with the southerly side of Augusta Drive West, S. 55-15 E. 65 feet to an iron pin; thence S. 21-52 W. 178.5 feet to an iron pin; thence N. 71-35 W. 13.76 feet to an iron pin at the joint rear corner of Lot Nos. 92 and 94; thence with the common line of said lots N. 21-35 E. 50 feet to an iron pin at the joint corner of Lot Nos. 92 and 94; thence with the common line of Lot Nos. 92 and 94; N. 71-35 W. 48.76 feet to an iron pin at the joint front corner of Lot Nos. 92 and 93; thence with the common line of said lots N. 21-35 E. 146.8 feet to an iron pin, the point of beginning.

Being the same property conveyed to Roy M. Gullick & Leona L. Gullick by Secretary of Housing & Urban Development by deed dated June 11, 1984 to be recorded herewith and the same property conveyed to Roy M. Gullick, Jr. and Sarah T. Gullick by Roy M. Gullick and Leona L. Gullick by deed dated June 13, 1984 to be recorded herewith.



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which has the address of 209 Augusta Drive, Greenville, S. C. 29605 (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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