



Documentary Stamps are figured on the amount financed: \$ 43,155.02 VOL 1679 PAGE 897

MORTGAGE

THIS MORTGAGE is made this 13TH day of August 1984, between the Mortgagor, Samuel R. & Clara V. Lingo (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 Three Thousand one hundred fifty-five and 02/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 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 Sept. 1, 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 certain piece, parcel or lot of land situate, lying and being in the City and County of Greenville, State of South Carolina, designated as Lot No. 32 on a plat of Northside Gardens recorded in the R.M.C. Office for Greenville County in Plat Book S at Page 17, and having according thereto the following courses and distances:

Beginning at an iron pin on the Northeastern side of Lullwater Road at the joint front corner of Lots No. 31 and 32, and running thence with the line of Lot No. 31 N. 48-52 E. 226.1 feet to an iron pin; thence S. 35-45 E. 100.2 feet to an iron pin at the joint rear corner of Lots No. 32 and 33, thence with the line of Lot No. 33 S. 48-52 W. 220.7 feet to an iron pin on the Northeastern side of Lullwater Road; Thence with said road N. 37-13 W. 62.5 feet to an iron pin; Thence still with said road N. 41-08 W. 37.5 feet to the point of beginning.

This conveyance is made subject to any and all restrictions or easements that may appear of record, on the recorded plat, or on the premises.

This is that same property conveyed by deed of Jack N. Payton to Samuel R. Lingo and Clara V. Lingo, dated June 1, 1973, recorded June 4, 1973, in Volume 976, at Page 61, in the R.M.C. Office for Greenville County.

which has the address of 122 Lullwater Rd., Greenville, S.C. 29607 (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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