



MORTGAGE

THIS MORTGAGE was made this 3rd day of January 1983 between the Mortgagor, Robert K. Harding and Sally H. Harding (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Eighteen Thousand Three Hundred Seventy Dollars and Fifty Six Cents Dollars, which indebtedness is evidenced by Borrower's note dated January 3, 1983 (herein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 1991

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, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 199, Section 3-B, Westcliffe Subdivision, as shown on a plat thereof of record in the Office of the RMC for Greenville County in Plat Book JJJ, Pages 72-75, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Southern side of Balmoral Court at the joint corner of Lots 199 and 198, running thence down the joint line of said lots, running thence down the joint line of said lots, N.0-31 W 290.3 feet to the joint corner of Lots 201, 202 and 199; running thence down the joint line of said lots, N. 57-02 E. 254.8 feet to an iron pin on the Southern side of Balmoral Court; running thence along the curve of Balmoral Court (Chord of which is S. 21-53 E) 27.2 feet to an iron pin; thence continuing along the curve of Balmoral Court (chord of which is S. 11-29 W.) 30.2 feet to the point of beginning.

This conveyance is made subject to all easements, restrictions, and rights-of-way which may affect the property hereinabove described.

This is the same property conveyed by deed of Lawrence B. Gosnell Jr., unto Robert K. Harding, dated 4/6/71 recorded 4/7/71 in the RMC Office for Greenville County, volume 912, page 266.

which has the address of 5 Balmoral Court Greenville (City) South Carolina 29611 (State and Zip Code) (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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