

FILED
GREENVILLE, S.C.

MORTGAGE

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THIS MORTGAGE is made this 15th day of October 1984 between the Mortgagor, Roy Adolph Handel, Jr. and Ann C. Handel (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 Ten Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 12, 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 October 20, 1989

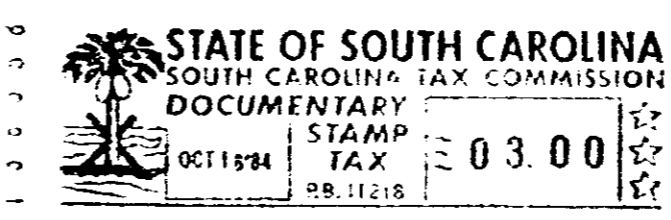
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 State of South Carolina, County of Greenville, being shown and designated as Lot No. 37 on Plat of Brookfield West, Section II, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7 X, Page 88 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Gilderbrook Road, at the joint front corner of Lots 37 and 38 and running along the common line of said lots N. 72-36 E., 148.14 feet to an iron pin at the joint rear corner of said lots; thence along the rear of Lot 37 N. 17-24 W., 95.0 feet to an iron pin at the joint rear corner of Lots 37 and 36; thence along the common line of said lots S. 72-36 W., 148.14 feet to an iron pin on the eastern side of Gilderbrook Road; thence along the eastern side of Gilderbrook Road S. 17-24 E., 95.0 feet to an iron pin, being the point of beginning.

This is the same property conveyed to the mortgagors by deed of The Vista Company, Inc., on June 3, 1983, in Deed Book 1189, Page 601.

This mortgage is junior in lien to that certain mortgage executed in favor of First National Bank of South Carolina in the original amount of \$92,250.00 recorded in the R.M.C. Office for Greenville County on June 3, 1983, in R. E. Mortgage Book 1609, Page 896.



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which has the address of Lot 37 Brookfield West, Gilderbrook Road Greenville South Carolina 29615 (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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