MORTGAGE

26-1603 un530

THIS MORTGAGE is made this. 20th day of April 19.83, between the Mortgagor, WILLIE E. AYERS (herein "Borrower"), and the Mortgagee.

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION 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").

All those pieces, parcels or lots of land situate, lying and being on the Western side of North Main Street, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lots Nos. 6, 7, 8 and part 9 as shown on plat of North Park recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book K at page 48, and having, according to a more recent plat entitled "Property of Willie E. Ayers and Charlotte D. Ayers", dated April 19, 1983, prepared by Freeland & Associates, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book $\underline{9P}$ at page $\underline{86}$, the following metes and bounds:

BEGINNING at an iron pin at the Southwestern corner of the intersection of Mountainview Avenue and North Main Street, and running thence with the Western side of North Main Street, S. 19-46 W. 193.30 feet to an iron pin at the front line of Lot No. 9; thence a new line through Lot No. 9 N. 70-14 W. 160 feet to an iron pin; thence with the rear line of Lot No. 23 N. 19-45 E. 185.70 feet to an iron pin on the Southern side of Mountainview Avenue; thence with the Southern side of Mountainview Avenue S. 72-58 E. 160.2 feet to the point of beginning.

This is the property conveyed to the Mortgagor herein by the following deeds: (1) Deed from James R. Henderson, et al., dated February 17, 1964, and recorded in the R.M.C. Office for Greenville County in Deed Book 743 at page 24, on February 24, 1964; (2) Deed from Charlotte D. Ayers, dated August 12, 1982, and recorded in said R.M.C. Office in Deed Book 1175 at page 109, on October 5, 1982; and (3) Deed from Hattie B. Harmon, dated September 20, 1972, and recorded in said R.M.C. Office in Deed Book 957 at page 97, on October 4, 1972.

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

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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.

SOUTH CAROLINA —1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT LP152 2-82

4.00%

