

**MORTGAGE**

VOL 1374 PAGE 460

Documentary Stamps are figured on the amount financed: \$ 7714.64

THIS MORTGAGE is made this 11th day of June, 1984, between the Mortgagor, Ronald T. Sprouse and Jill H. Sprouse (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 Seven Hundred Seventy and 00/100ths (\$10,770.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 11, 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 June 15, 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 piece, parcel or lot of land in Gantt Township, Greenville County, State of South Carolina, as shown on plat of property of C. O. Berry, said plat being prepared by H. S. Brockman, surveyor, August 9, 1941, and being recorded in the R.M.C. Office for Greenville County in Plat Book "M," at Page 29 and also as shown on plat of Rev. C.W. Allen, made by Piedmont Engineering Service, May 27, 1955, and recorded in the R.M.C. Office for Greenville County in Plat Book "11," at page 151, the property herein conveyed being more particularly described by metes and bounds, as follows:

BEGINNING at a point on the Southern line of said property on Hillcrest Drive at a mid-point on the southern line of Lot No. 61, and running thence N. 4-15 E. 130.0 to a point mid-way on Northern line of Lot No. 61 (same being on "Old Lot Line"); thence N. 25-37 W. 24.90 to a point on line (Northern) of Lots Nos. 71 and 72; thence N. 73-50 E. 119.7 to a point on "Old Lot Line," same being the Northeast corner of Lot No. 72; thence S. 4-29W. 185.2 to a point mid-way on Southern line of Lot No. 59, on Northern side of Hillcrest Drive; thence along said Hillcrest Drive S. 89-50 W. 99.6 to the beginning corner; and being all of Lot No. 60, one-half of Lot No. 59, one-half of Lot No. 61, part of Lot No. 71, and part of Lot No. 72, as shown on plats above referred to. (This deed conveys all the property conveyed within the solid lines of the above-mentioned Allen property plat.)

This being the identical property conveyed to Ronald T. Sprouse and Jill H. Sprouse by deed of Ruby Allen Staton (formerly Ruby C. Allen) dated November 16, 1978 and recorded in Deed Volume #1092 at Page 218, in the R.M.C. Office for Greenville County, South Carolina on November 17, 1978.

which has the address of 15 Hillcrest Street, 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.

400 3 11A01

