MORTGAGE

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THIS MORTGAGE is made this. 14th J day of April 19. 82, between the Montgagor, Julian M. Swaringement Joyce F. Swaringen . (berein "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 Twenty-two Thousand Seven Hundred and no/100 (\$22,700.00) ----- Dollars, which indebtedness is evidenced by Borrower's note dated.....April 14, 1982 .... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on. April 1, 2007

... To fer thende funhing along the east side of Kiverwood Circle North 29-05 West 120.0 feet to the point of BEGINHING.

This property is subject to any and all easements and/or rights of way for roads, utilities, drainage, etc. as appear of record and/or on the premises and to any and all restrictions, covenants, or zoning ordinances affecting such property as appear of record and specifically to those certain restrictive covenants recorded in Deed Book 943, at Page 303 in the R.H.C Office of Greenville County, South Carolina.

The above described property is the same conveyed to Hortgagors herein by deed from Timothy H. Welch and Nancy R. Welchof this date and being recorded simultaneously herewith in Deed Book/65 at Page 392 in the R.M.C. Office of Green-ville County, South Carolin. May 1975

Berea Forest, 14 Riverwood Circl

Carolina

.. (herein "Property Address"); SEP 28 1989 To Have and to Hoto 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, relyaltiese mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attacked 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-- FAMALIFEING ENGINEEN INSTRUMENT

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