800x1552 PAGE 550 **MORTGAGE** 86 BOOK 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"). \*: 60-Sent. and recipal and interest, S. 69-00 E. 539 feet to a nail and cap in center of Smith Hines Road, thence S. 13-38 W. 225 feet to a nail and cap, the point of beginning. This being the same property conveyed to Mortgagees by deed of Eugene N. Lockaby, Jr. and Donnie B. Lockaby, dated September 11, 1981, and recorded in the R.M.C. Office for Greenville County on September //, 1981, in Deed Book //54, page //. 83330 4 SEI Route #10, Smith Hines Road, Greenville which has the address of ... ည s. C. 29607 .....(herein "Property Address"); [State and Zip Code] 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-FRMA/FHENC UNIFORM INSTRUMENT