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SOUTH CAROLINA
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BOOK 1540 PAGE 684

MORTGAGE

THIS MORTGAGE is made this 1st day of May 19 81, between the Mortgagor, THOMAS G. HAM and DOROTHY M. HAM (herein "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-ONE THOUSAND EIGHT HUNDRED FIFTY AND NO/100 (\$21,850.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 1, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2001.

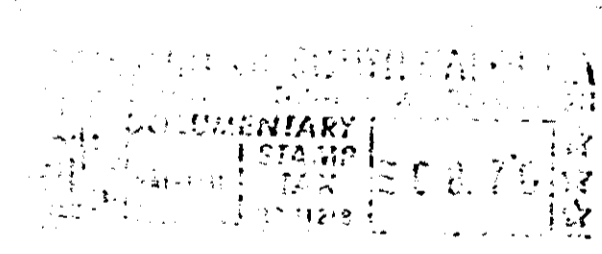
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Gantt Township, known and designated as a part of Lot No. 19, Deacon Street on a Plat of the Property of William Maxwell by C.O. Riddle, dated September, 1966, noted in Plat Book QQQ at Page 37, Office of the RMC for Greenville County, the same original Lot No. 19 being among one divided on November 14, 1967, and being the major portion of said Lot now separately shown as property of Thomas G. Ham on a Plat by Freeland and Associates RLS & PE 4781, dated April 27, 1981, and having according to said Plat the following metes and bounds:

BEGINNING at a iron pin on the Western side of Deacon Street, joint corner of Lots Number 19 and 20, and running thence S. 67-41 W. 181 feet to an iron pin; thence S. 36-11 E. 148.6 feet to an iron pin; thence N. 41-58 E. 190 feet to an iron pin at Deacon Street; thence N. 45-12 W. along a chord on Deacon Street 67 feet to the point of beginning.

THIS is the same property conveyed to mortgagor herein by deed of William Henry and Mary E. Donald, dated May 1, 1981, and recorded simultaneously herewith.

THIS conveyance is subject to all restrictive covenants, easements, rights of way and streets of record.



which has the address of 7-Deacon 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.

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