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BOOK 1542 PAGE 411

MORTGAGE

THIS MORTGAGE is made this 14th day of April, 1981, between the Mortgagor, Sharon Ann Pardi (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 Six Thousand four hundred eighty-eight and 64/100 ***** Dollars, which indebtedness is evidenced by Borrower's note dated April 14, 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 June 1, 1985.

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 situate, in the State of South Carolina, County of Greenville, near the City of Greenville, and being on the Northern side of Maxcy Avenue, being known and designated as Lot No. 15 as shown on plat entitled "Dempsey Heights" dated June 4, 1971, prepared by Enwright Associates and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-N, Page 11, and having, according to a more recent plat entitled "Property of David R. Fisher and Patricia R. Fisher," dated July 24, 1972, prepared by Webb Surveying & Mapping Co., the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Maxcy Avenue at the joint front corner of Lots Nos. 15 and 16 and running thence with the line of Lot No. 16 N. 30-18 W., 150 feet to an iron pin in the line of Lot No. 6 at the joint rear corner of Lots Nos. 7 and 15; thence with the line of Lot No. 7 N. 79-24 E., 132.7 feet to an iron pin at the joint rear corner of Lots Nos. 7, 8, and 14; thence with the line of Lot No. 14 S. 30-16 E., 99 feet to an iron pin on the Northern side of Maxcy Avenue; thence with the Northern side of Maxcy Avenue S. 56-49 W., 125 feet to the point of beginning.

Being the same property conveyed to the Secretary of Housing and Urban Development by Deed of Frank P. McGowan, Jr., as Master, dated June 5, 1975, recorded in the RMC Office for Greenville County on June 5, 1975, in Book 1019, Page 376.

This is the same property conveyed by Deed of Carla A. Hills, Secretary of Housing and Urban Development unto Sharon Ann Barker, dated December 5, 1975, in the RMC Office for Greenville County, volume 1029, Page 412.

which has the address of 36 Maxie Ave., Greenville, SC, 29611 (Street) (City) (State and Zip Code) (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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