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MORTGAGE

REC: 1512 PAGE 925

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THIS MORTGAGE is made this 1st day of June 1981, between the Mortgagor, J. L. Harrison and Sylvia D. Harrison (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").

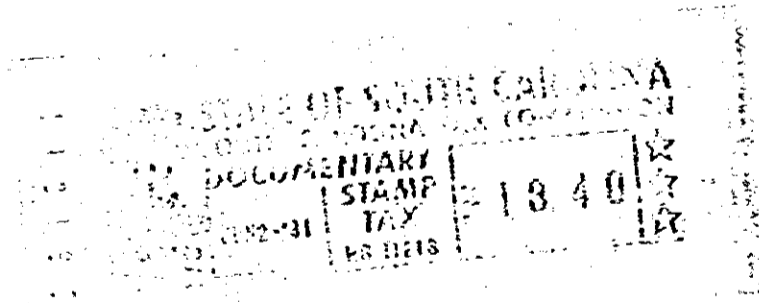
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-six Thousand and no/100ths Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2008;

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 situate, lying and being on the Eastern side of Andlusian Trail, in the County of Greenville, State of South Carolina, being known and designated as Lot 156 as shown on a plat entitled "Heritage Lakes Subdivision", prepared by Heaner Engineering Co., Inc., as revised October 26, 1977, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-H at Page 17 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Eastern side of Andulusian Trail at the joint front corner of Lots 155 and 156 and running thence with the line of Lot 155 N 84-42-11 E 159.78 feet to an iron pin in the line of Lot 154; thence with the lines of Lots 154 and 165 S 26-55-24 E 103.76 feet to an iron pin at the joint rear corner of Lots 156 and 157; thence with the line of Lot 157 S 79-14-29 W 194.33 feet to an iron pin on the Eastern side of Andulusain Trail; thence with the Eastern side of Andulusian Trail N 7-53-05 W 87.68 feet to an iron pin; thence continuing with the curve of the Eastern side of Andulusian Trail, the chord of which is N 06-35-27 W 27.37 feet to the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Dorothy O. Bertland as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1149, Page 131, on June 2, 1981.



which has the address of 112 Andulusian Trail, Simpsonville, South Carolina 29681 (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 seized 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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