



MORTGAGE

BOOK 1552 PAGE 237

THIS MORTGAGE is made this 21st day of August 1981 between the Mortgagor, Winona G. Smith (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 Twelve thousand, three hundred, thirty-six and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 21, 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 September 1, 1986

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 of that certain parcel or lot of land, with all improvements thereon, situate, lying and being in Greenville County, South Carolina, and being known and designated as Lot 40 of Tar Acres Subdivision as shown on a plat there of recorded in the R.M.C. Office for Greenville County in Plat Book PPP at pages 12 and 13, reference to which plat is hereby craved for a more particular description thereof.

This property is conveyed subject to restrictive covenants, easements and rights of way of record.

This is the same property conveyed by deed of Robert A. Darr to Winona G. Smith, dated 11/14/77, recorded 11/17/77, in volume 1068, at page 589 of the RMC Office for Greenville County, SC.

which has the address of Rt. 14, Tar Boulevard, Greenville, SC 29607 (Street) (City) (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.

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