



MORTGAGE

THIS MORTGAGE is made this 19 day of August, 1981 between the Mortgagor, Wilber Lee Harwell Jr. and Nancy D. Harwell (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 Nineteen thousand One hundred five and 92/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Oct. 1, 1989;

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, with all buildings and improvements, situate, lying and being on the northwestern side of Bunker Hill Road, in Greenville County, South Carolina, Being shown and designated as Lot No. 106 on a plat of CANEBRAKE I, made by Enwright Associates, Engineers, dated August 18, 1975, recorded in the RMC Office for Greenville County, S. C., in Plat Book 5-F, page 28, reference to which is hereby craved for the metes and bounds thereof.

The above property is the same conveyed to the Grantors by deed of John A. Bolen, et al, recorded in Deed Book 1054, page 609 on April 14, 1977, and is hereby conveyed subject to all rights of way, conditions, easements, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affecting said property.

The Grantees agree to pay Greenville County property taxes for the tax year 1981 and Subsequent years.

This is the same property conveyed by Deed of Patrick M. Watts and Ann Marie Watts, dated 12-1-80, recorded 12-2-80 in Volume 1138 at page 203 of the RMC Office of Greenville County, South Carolina.

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which has the address of 113 Bunker Hill Road, Greer, S. C. 29651 (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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