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BANKERSLEY

# MORTGAGE

BOOK 1537 PAGE 196

THIS MORTGAGE is made this 4th day of November 1981, between the Mortgagor, Richard W. Locke and H. Samuel Stilwell

(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").

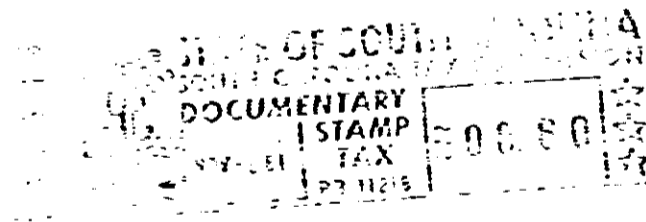
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-One Thousand Four Hundred Forty-Seven & 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 4, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 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 that piece, parcel or lot of land in the City of Greenville, Greenville County, S.C., being a portion of Hillside Heights as shown on a plat made by R.E. Dalton recorded in the RMC Office for Greenville County in Plat Book F, at Page 100, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Circle Street, which pin is 125 feet south from the right-of-way of Overbrook Car Line, and running thence with the line of said property N. 75-57 W. 160.5 feet to an iron pin on the south side of said right-of-way; thence with the line of Tract No. 4 of Overbrook property S. 7 W. 120 feet, more or less, to the corner of property conveyed to Mamie Smith by deed recorded in Deed Book 269, at Page 118; thence with the line of said property S. 75-57 E. 136 feet, more or less, to an iron pin on Circle Street; thence with Circle Street N. 18-45 E. 120 feet, more or less, to the point of beginning, and being further designated as Lots 5 and 5-A, Block 5, Sheet 191, of the County Block Book.

This being a portion of the property conveyed to the Mortgagors herein by deed of Bankers Trust of South Carolina, N.A., as Successor Trustee, recorded December 30, 1977, in the RMC Office for Greenville County, S.C., in Deed Book 1071, at Page 49.



which has the address of Circle Street, Greenville, South Carolina (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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