



# MORTGAGE

THIS MORTGAGE is made this 4th day of December 1981, between the Mortgagor, Kenneth A. Phillips and Kathryn F. Phillips

(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 Nine Thousand, Three Hundred... Forty-Six and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated 12-4-81 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 5, 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 County of Greenville, State of South Carolina, Austin Township, Town of Simpsonville, situate, lying and being on the west side of Agewood Drive and being known and designated as Lot No. 433, Section V. Sheet Two on a plat of WESTWOOD Subdivision, prepared by Piedmont Engineers and Architects, dated November 28, 1972, and recorded in the RMC Office for Greenville County in Plat Book 4-X at page 63, and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the west side of Agewood Drive at the joint corner of Lots 433 and 434 and running thence along the line of Lot 434, N. 87-09 W. 140 feet to an iron pin; running thence S. 02-50 W. 86 feet to an iron pin running thence along the line of Lot 432, S. 87-09 E. 140 feet to an iron pin on the west side of Agewood Drive; thence along said Drive, N. 02-50 E. 86 feet to the beginning corner.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and right-of-ways appearing on the property and/or of record.

This is the same property as that conveyed to the Grantors herein by deed from Builders & Developers, Inc., dated March 1, 1974, and recorded in the RMC Office for Greenville County on March 12, 1974 in Deed Book 995 at Page 246.

The mailing address of the Grantees herein is 203 Agewood Drive, Simpsonville, South Carolina 29681.

which has the address of 302 Agewood Drive, Simpsonville, S. C. 29681 (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 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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