



MORTGAGE

THIS MORTGAGE is made this 16th day of December 1981 between the Mortgagor, Carolyn A. Emory aka Carolyn A. Emory Boozer (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, thirty-six and 48/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 16, 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 January 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 that piece, parcel or lot of land in the State of South Carolina, County of Greenville, being shown as Lot No. 31 on plat entitled "Berea Heights, Section 3", recorded in Plat Book HHH at Page 147 in the R. M. C. Office for Greenville County and described as follows:

BEGINNING at an iron pin of Berea Heights Road, at the joint front corner of Lots 31 and 32, and running thence with said road, S. 51-50 W. 100 feet to iron pin at the joint front corner of Lots 30 and 31; thence with line of Lot 30, S. 39-10 E. 175 feet to iron pin at the joint rear corner of Lots 30, 31, 38, and 39; thence with line of Lot 38, N. 51-50 E. 100 feet to iron pin, joint rear corner of Lots 31, 32, 37, and 38; thence with line of Lot 32, N. 39-10 W. 175 feet to the beginning corner.

This being the same property conveyed by deed of Bates & Cannon, Inc. to Carolyn A. Emory dated 12/29/65, recorded 12/31/65 in Volume 789, at Page 175 in the R.M.C. Office for Greenville County, SC.

which has the address of 208 Berea Heights Road, Greenville, SC 29611 (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 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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