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H.M.C. WYCKERSLEY

# MORTGAGE

THIS MORTGAGE is made this 11th day of February 1982 between the Mortgagor, Faye R. Garrett (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").

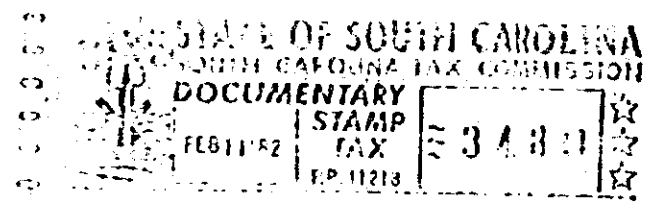
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty Seven Thousand and No/100 (\$87,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 11, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2012;

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 lot of land situate, on the east side of Terra Lea near the City of Greenville in Greenville County, South Carolina being shown as Lot 20 on plat of Section III of Terra Pines Estates made by Piedmont Engineering Service, December 1958, revised through March 1966, recorded in the RMC Office for Greenville, S.C. in Plat Book PPP, Pages 18 and 19, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Terra Lea at the joint front corner of Lots 19 and 20 and runs thence along the line of Lot 19, N. 87-09 E. 192.45 feet to an iron pin; thence S. 14-44-W 84 feet to an iron pin; thence S. 19-19 W. 101.7 feet to an iron pin; thence along the line of Lot 21, S. 77-20 W. 223.4 feet to an iron pin on the east side of Terra Lea; thence along Terra Lea the following courses and distances, N. 16-50 W. 23.05 feet to an iron pin; thence N. 9-47 W. 31.95 feet; thence N. 2-48 W. 75.1 feet; thence N. 12-10 E. 50.1 feet to an iron pin; thence with the curve of Terra Lea (the chord being N. 38-16 E. 50 feet) to the beginning corner.

This being the same property conveyed to the mortgagor by deed of J. Fred Powe recorded in the RMC Office for Greenville County, S.C. on October 29, 1976 in Mortgage Book 1045 at Page 315.



which has the address of 26 Terra Lea Lane 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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