



MORTGAGE

THIS MORTGAGE is made this 14th day of April 1982 between the Mortgagor, Charles T. Massey and Evelyn L. Massey

(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 thousand, five hundred, eighty-one and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 14, 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 April 15, 1992

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 situate, lying and being in the county of Greenville, State of South Carolina, on the northern side of N. Franklin Road and being known and designated as Lot No. 6 of Franklin Heights as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book "L", at page 9 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northern side of N. Franklin Road at the joint front corner of Lots Nos. 5 and 6 and running thence along said Road N. 70-0 E. 153.3 feet to an iron pin; thence S. 72-23 E. 75.1 feet to an iron pin; thence along the joint line of Lots Nos. 5 and 6 S. 20-0 W. 156.6 feet to the point of beginning.

The above described property is the same conveyed to the grantor by deed recorded in Deed Book 297 at page 245.

This is the same property conveyed by deed to Paul W. Batson, unto Charles T. Massey and Evelyn F. Massey, dated 11-5-65, recorded 11-5-65 in volume 785, page 485 of the RMC Office for Greenville County SC.

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which has the address of 912 Franklin Road, Greenville, SC 29609 (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 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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