



MORTGAGE

BOOK 1575 PAGE 591

MORTGAGE is made this 28th day of June 1982, between the Mortgagor, WILFRED L. FRANKLIN & BILLIE L. FRANKLIN (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of seven thousand six hundred sixty-three and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 28, 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 August 16, 1987

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 certain piece, parcel, or lot of land in the Town of Simpsonville, County of Greenville, State of South Carolina, on Newgate Drive, being shown and designated as Lot No. 102, on plat of Section No. 2, Bellingham, recorded in the RMC Office for Greenville County, S.C., in Plat Bood "4N", at Page 79.

The within conveyance is subject to restrictions, utility easements, rights of way, zoning regulations, and other matters as may appear of record, on the recorded plats, or on the premises, and is particularly subject to drainage easement along side and rear lot lines, as shown on recorded plat.

The within is a portion of the property heretofore conveyed to the grantor by deed of John O. Gresham, Jr. and Nell M. Gresham, recorded in the RMC Office for Greenville County, S.C., in Deed Book 904, at Page 89, on 4 December, 1970.

This being the same property conveyed to Wilfred L. Franklin and Billie L. Franklin by deed from Bellingham, Inc., recorded in the RMC Office for Greenville County, South Carolina on July 2, 1976 in Deed Book 1039, on Page 62, and Dated July 1, 1976.

which has the address of 203 Newgate Drive Simpsonville, SC 29681 (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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