



MORTGAGE

THIS MORTGAGE is made this twenty-seventh day of August 1982, between the Mortgagor, Richard A. Herrmann and Patricia L. Herrmann (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 Fourteen thousand nine hundred ninety four and 00/100th Dollars, which indebtedness is evidenced by Borrower's note dated August 27, 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 September 1, 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 with the buildings and improvements thereon situate, lying and being on the westerly side of Woody Creek Road near the City of Greenville, South Carolina, being known and designated as Lot No. 408 on plat entitled "Map 3, Section 2, Sugar Creek" as recorded in the RMC Office for Greenville County South Carolina, in Plat Book 7-X at Page 2, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the westerly side of Woody Creek Road said pin being the joint front corner of Lots 408 and 409, and running thence with the common line of said lots, N. 88-18 W. 173.90 feet to an iron pin, the joint rear corner of lots 408 and 409; thence N. 19-06-48 E. 148.21 feet to an iron pin; thence N. 43-52 E. 10 feet to an iron pin, the joint rear corner of Lots 407 and 408; thence with the common line of said lots, S. 53-36-34 E. 126.43 feet to an iron pin on the westerly side of Woody Creek Road; thence with the westerly side of Woody Creek Road on a curve, the chord of which is S. 6-36-49 E. 68.21 feet to an iron pin; thence continuing with said curve, the chord of which is S. 42-08-37 E. 13.01 feet to an iron pin, the point of beginning.

DERIVATION CLAUSE: This is the same property conveyed by deed of M. C. Proffitt Inc. to Richard A. and Patricia L. Herrmann, dated October 16, 1980, recorded October 16, 1980, in volume 1135, at page 528 of the RMC Office for Greenville County, SC.

Documentary Stamps are figured on the amount financed: \$10060.04

which has the address of 207 Woody Creek Road Greer SC 29651 (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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