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MORTGAGE

THIS MORTGAGE is made this 15th day of December, 1982, between the Mortgagor, LEO H. HILL AND GRACE LUCILE G. HILL (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 Eighty Thousand and No/100 (\$80,000,00) Dollars, which indebtedness is evidenced by Borrower's note dated December 15, 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 January 1, 2013.

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 situate, lying and being in Chick Springs Township, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 93 as shown on a plat of Sector II, Botany Woods Subdivision, prepared by Piedmont Engineering Service, dated July, 1959, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book QQ, page 79, and on a more recent survey entitled "Property of Leo H. Hill & Grace Lucile G. Hill", prepared by Carolina Surveying Co., dated November 8, 1982, recorded in the R.M.C. Office for Greenville County in Plat Book Q-K, page 26, reference is hereby craved to said more recent plat for a metes and bounds description thereof.

This is the same property conveyed to the above named mortgagors by deed of Cely Bros. Lumber Company dated December 23, 1959, recorded in Deed Book 641, page 210 on December 23, 1959.



which has the address of 208 Arundel Road, Greenville, (City)
South Carolina 29615 (State and Zip Code) (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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