



Documentary Stamps are figured on the amount financed: \$15,062.04

BOOK 1594 PAGE 782

MORTGAGE

THIS MORTGAGE is made this 18th day of January 1982, between the Mortgagor, Joan H. Miller (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 Fifteen thousand, four hundred, fifty-eight and 19/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 18, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 19, 1983.

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 with all improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, situate, lying and being on the Western side of Balfer Drive, being shown and designated as Lot No. 93 on plat of WADE HAMPTON GARDENS, Section II made by Piedmont Engineers & Architects, dated March 25, 1964, recorded in the R.M.C. Office for Greenville County in Plat Book YY, at page 179 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Balfer Drive at the joint front corner of Lots Nos. 92 and 93 of Section III; and running thence with the common line of said lots, North 87-20 West 168.7 feet to an iron pin; thence South 9-46 West 80 feet to a point; thence South 8-06 East 40 feet to a point at the joint rear corner of Lots Nos. 93 and 94; thence with the common line of said lots, North 87-42 East 174-4 feet to a point on Balfer Drive; thence along the Western side of Balfer Drive, North 0-40 East 110 feet to the point of BEGINNING.

This is that same property conveyed by deed of Khalid A. Mir and Farrukh Mir to Joan K. Miller, dated 7/29/80, recorded 8/11/80, in Deed Volume 1130, at Page 832, in the R.M.C. Office for Greenville County, SC.

which has the address of 205 Balfer Drive, Greenville, SC (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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