

MORTGAGE

BOOK 1596 PAGE 465

THIS MORTGAGE is made this 3rd day of February 1983, between the Mortgagor, William T. McKenzie and Joyce T. McKenzie (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 Eight Hundred Fifty and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 3, 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 2-15-88.

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 on the north side of Charing Cross Road, being known as the major portion of Lot 23 of a revision of Section 3 of Brookwood Forest, according to plat thereof recorded in the RMC Office for Greenville County in Plat Book BBB, Page 156, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the north side of Charing Cross Road, joint front corner of Lots 22 & 23, and running thence with the north side of said Road N. 75-45 W. 54.6 feet to an iron pin; thence along the north side of said Road N. 78-24 W. 58.2 feet to point located fifteen feet S. 78-24 E. from southwest corner of Lot 23; thence along line through Lot 23, parallel with western line of Lot 23 approximately N. 17-55 E. 158 feet, more or less, to point in rear line of Lot 23, which point is located 15 feet S. 72-00 E. from the northwest corner of Lot 23; thence with rear line of Lot 23 S. 72-00 E. 105.4 feet to an iron pin, joint corner Lots 22 and 23; thence with joint line of said lots S. 15-15 W 150.5 feet to the point of beginning.

This is that same property conveyed by Deed of Jack E. Shaw Builders, Inc. to William T. McKenzie and Joyce T. McKenzie dated July 21st, 1970 and recorded 7-22-70 in Deed Vol. 894 page 434 in the R. M. C. Office for Greenville County, SC.

which has the address of 303 Charing Cross Road, Taylors, SC 29687 (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 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.

SOUTH CAROLINA - 1 to 4 Family - 6-75 FNMA/FHLMC UNIFORM INSTRUMENT

Documentary Stamps are figured on the amount financed \$ 11,058.44

CCFC 3 MAR 2 83 037 4.0000

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