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GREENVILLE S.C.

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MORTGAGE

BOOK 1599 PAGE 647

DONNIE S. TANNERSLEY
R.M.C.

THIS MORTGAGE is made this 29th day of March 1983, between the Mortgagor, Charles J. F. Manly, Jr. (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

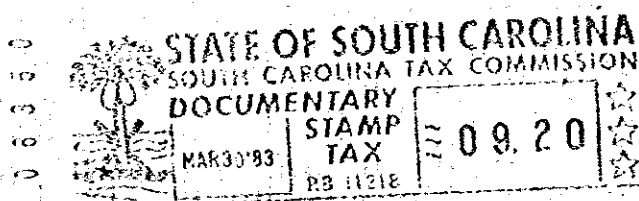
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Three Thousand and No/100 (\$23,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated March 29, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2008

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 Southeastern side of Farr's Bridge Road, County of Greenville, State of South Carolina, being shown and designated as Lot No. 31 on a plat of LAKE HARBOR, recorded in the RMC Office for Greenville County, S. C. in Plat Book MM, at Page 15, and having, according to a more recent survey prepared by Freeland & Associates, dated June 4, 1980, the following metes and bounds:

BEGINNING at an iron pin on the southeastern side of Farr's Bridge Road at the joint front corner of Lots No. 30 and 31, and running thence with the common line of said Lots, S. 59-51 E. 180.9 feet to an iron pin; thence with the rear line of the premises herein described, S. 28-05 W. 100.0 feet to an iron pin; thence with the common line of Lots Nos. 31 and 32, N. 59-51 W. 178.3 feet to an iron pin on the southeastern side of Farr's Bridge Road; thence with the southeastern side of Farr's Bridge Road N. 29-13 E. 60.1 feet to an iron pin; thence N. 23-38 E. 39.9 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of Raymond M. Bowers and Phyllis D. Bowers, dated March 11, 1983 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1185, at Page 223, on March 30, 1983.



which has the address of Route 1, Lot 31, Farrs Bridge Road, Greenville, SC, 29611 (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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