GR: 00. S. C.

THIS MORTGAGENE made this 24th day of March

19. 82 between the Mortgagor, James F. Ledbetter and Rebecca G. Ledbetter

(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").

ALL that certain piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the cul-de-sac of Waccamaw Circle, being known and designated as part of property of Kenneth R. Padgett, Jr., as shown on Plat of Property of Kenneth R. Padgett, Jr., recorded in the RMC Office for Greenville County in Plat Book 5-P, Page 17, and having according to said plat the following metes and bounds, to wit:

BEGINNING at a point on Waccamaw Circle at the joint front corner of this property and property now or formerly owned by Kenneth R. Padgett, Jr., and running thence along the joint property line of said parties, N 48-20 W 152 feet to an iron pin; thence N 65-35 E 99 feet to an iron pin; thence N 78-26 E 64 feet to an iron pin; thence S 53-54 E 40 feet to an iron pin; thence S 28-37 W 129.5 feet to an iron pin; thence S 28-37 W 20 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of David B. Mann as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 164, Page 291, on March 24, 1982.

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OF ICUTIL CALIGNALA

POLICE VIARY

STAMP

OF U. U.S.

South Carolina (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, casements 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

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