



MORTGAGE

THIS MORTGAGE is made this 16th day of June 1982, between the Mortgagor, Ray E. Dent and Donna W. Dent (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 four dollars and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 16, 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 Aug. 1, 1992

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, together with all buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 273 on a Plat of DEVENGER PLACE, SECTION 12, which Plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7X, Page 18, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same property conveyed to the Grantor herein by deed of Devenger Road Land Company dated October 15, 1980, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1137, Page 61.

As a part of the consideration for this deed, the Grantees assume and agree to pay in full the indebtedness due on a note and mortgage given to First Federal Savings and Loan Association in the original amount of \$61,600, dated November 10, 1980, and recorded in the RMC Office for Greenville County, South Carolina, on November 10, 1980, in Mortgage Book 1524, Page 53, which has a principal balance due in the amount of \$61,475.09.

This conveyance is subject to any zoning ordinances, restrictions, setback lines or easements that may appear of record, on the recorded plat, or on the premises.

which has the address of 511 Hedgewood Terrace, Greer (Street) (City) South Carolina 29651 (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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