



MORTGAGE

THIS MORTGAGE is made this twenty-seventh day of August 1982, between the Mortgagor, Robert D. Garrett and JoAnn N. Garrett (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 Twenty one thousand seven hundred forty five and 24/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 27, 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 March 1, 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 situate, lying and being in Greenville County, South Carolina and being shown as Lot 8 on plat entitled "Heritage Glen, Section I" as prepared by Freeland & Associates, Surveyor, dated January 3, 1980, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7C, Page 93, reference being made to said plat for a metes and bounds description.

This conveyance is made subject to easements of record, conditions, covenants and restrictions of record, the lien for property taxes for the year 1980 and such other easements or encumbrances as may appear of record or on the land.

DERIVATION: This lot is a portion of the property conveyed to Grantor by deed of Comfortable Mortgages, Inc. as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 114, Page 405, on October 29, 1979.

DERIVATION: This is the same property conveyed by deed of Pavco Industries Inc. to Robert D. Garrett, dated July 25, 1980, recorded August 14, 1980 in volume 1131, at page 201 of the RMC Office for Greenville County, SC.

Documentary Stamps are figured on the amount financed. \$20,064.04

which has the address of 103 Brown Dr., Simpsonville, SC 29681 (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 seized 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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