

LENDING DIVISION
MORTGAGE

1984 FEB 7

THIS MORTGAGE is made this 14th day of February 1984, between the Mortgagor, Gerald H. McDonald and Jacqueline McDonald (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 One Hundred Thousand and no/100's (\$100,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 14, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 20, 1989.

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:

TRACT I: All that piece, parcel or lot of land in the north side of Pendleton Street in the City of Greenville, commencing at an iron pin on the north side of Pendleton Street at the edge of right of way recently taken by South Carolina State Highway Department, which point is 133.45 feet east of the northeast intersection of Pendleton Street and Willis Street and running thence N. 19-15 E. 196.17 feet; thence S. 70-54 E. 134 feet; thence S. 19-15 W. 196.36 feet to a point on the edge of the South Carolina State Highway Department right of way on the north side of Pendleton Street; thence along north side of Pendleton Street N. 70-49 W. 134.00 feet to the point of beginning.

TRACT II: Beginning at a point on the west side of property conveyed hereinabove, which point is 176.17 feet from the north side of Pendleton Street and running thence N. 70-54 W. 113.35 feet to an iron pin on the edge of the right of way of U. S. Highway 123 as it is being relocated; thence along the edge of such right of way N. 44-38 E. 22.47 feet to an iron pin; thence S. 70-54 W. 103.9 feet to the west edge of the tract deeded hereinabove; thence along such line S. 19-15 W. 20 feet to the point of beginning.

This being the same property conveyed to the Mortgagor by Deed of even date to be recorded herewith.

ALSO, All that piece, parcel, or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 146 on a plat entitled "Eastdale Subdivision", which plat is recorded in the RMC Office for Greenville County in Plat Book JJJ-50,51 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Dellrose Avenue, joint front corner of Lots 145 & 146 and running thence along said Avenue N. 68-11 W. 105 feet to an iron pin; thence N. 21-49 E. 195 feet; thence S. 68-11 E. 64.7 feet; thence S. 60-2 E. 40 feet to the joint rear corner of Lots 145 and 146; thence S. 21-49 W. 189.5 feet to the beginning corner.

This being the same property conveyed to the Mortgagors by Deed of Robert A. Ray, et al, on April 10, 1974, and recorded in the RMC Office for Greenville County in Deed Book 996 at Page 822.

Mortgagee agrees to release Lot 146 Dellrose Avenue when the principal balance is reduced to \$75,000.00.

Pendleton Street, Greenville
which has the address of 313 Dellrose Drive, Mauldin (City),
S.C. (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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