

# MORTGAGE

THIS MORTGAGE is made this 29th day of October 19 84, between the Mortgagor, Robert E. Chance and Victoria R. Chance (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, 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 Eight Thousand Two Hundred Six and 49/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 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 November 1, 1994

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, together with all buildings and improvements, situate, lying and being on the northeastern side of Woodland Drive, in Greenville County, SC, being the northeasternmost portion of Tract No. 34 on a map of MOUNTAIN VIEW ACRES, made by Dalton & Neves, Surveyors, dated April 1937, and recorded in the RMC Office for Greenville County in Plat Book I, Pages 69 and 70, and having, according to a more recent plat of the property of Edgar Lyle Midkiff and Neal R. Midkiff, made by Freeland & Associates, dated May 31, 1976, the following metes and bounds to-wit:

BEGINNING at an iron pin on the northeastern side of Woodland Drive at the joint front corner of Tracts Nos. 34 and 35, and running thence along the common line of said tracts N 52-35 W 729 feet to an iron pin in or near a branch; thence with said branch as the line, the traverse line being S 6-14 W 150 feet to an iron pin in said branch; thence a new line through Tract No. 34, S 57-17 E 667.37 feet to an iron pin on Woodland Drive; thence with the northeastern side of Woodland Drive N 26-50 E 74 feet to an iron pin, the beginning corner.

This is that same property conveyed by deed of Edgar Lyle Midkiff and Neal R. Midkiff to Robert E. Chance and Victoria R. Chance dated January 27, 1978 and recorded January 27, 1978 in Deed Book 1072 at Page 703 in the RMC Office for Greenville County, South Carolina.

which has the address of 131 Woodland Drive Greenville (City) SC 29609 (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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001-30-00806730