

MORTGAGE

VOL 1689 PAGE 694

THIS MORTGAGE is made this twenty-third day of October 1984 between the Mortgagor, Mendel E. Williams, Jr. and Wanda L. Williams (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 Five thousand sixty-five and 53/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 23, 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 October 15, 1987

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 with all improvements thereon, or hereafter to be constructed thereon, situate, lying, and being in the State of South Carolina, County of Greenville, on the western side of Andulusian Trail, known and designated as Lot No. 73 on a plat of Heritage Lakes Subdivision, by Heanes Engineering Co., Inc. revised October 20, 1977, recorded in the RMC Office for Greenville County in Plat Book 6H at Page 17 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of Andulusian Trail, joint corner Lots 73 and 74 and running with the joint line of said lots, N. 79-52-41 W., 190 feet to an iron pin; thence N. 10-07-19 E., 120 feet to an iron pin; thence with the joint line of Lot No. 72, S. 79-52-41 E., 190 feet to an iron pin on the western side of Andulusian Trail; thence with said Andulusina Trail, S. 10-07-19 W., 120 feet to an iron pin, the point of beginning.

This property is conveyed subject to all easements, restricitons and rights of way, if any, affecting the above described property.

This is the same property conveyed by deed of George O'Shields Builders Inc. to Mendel Edsel Williams Jr. and Wanda L. Williams dated May 12, 1978 and recorded May 12, 1978 in volume 1079 at page 91 of the RMC Office for Greenville County, SC.

which has the address of 303 Andulusian Trail, Simpsonville, S. C. 29681 (herein "Property Address");
(Street) (City)
(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, 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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