MORTGAGE

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gons MORFGAGE is made this. 19th day of August
1981, between the Mortgagor, Jon E. Johnson and Kay L. Johnson

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing
under the laws of SQUTH CAROLINA whose address is 101 EAST WASHINGTON
STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

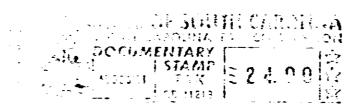
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100-Dollars, which indebtedness is evidenced by Borrower's note dated. August 19, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2011

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 1, Block C, on plat of property of Utopian Development Company by C. M. Furman, Jr., recorded in Plat Book G at page 135 and 136 in the RMC Office for Greenville County, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northeastern corner of the intersection of North Main Street and East Avondale Drive and running thence with North Main Street, N. 14-55 E., 80 feet to an iron pin at the joint front corner of Lots 1 and 2; thence with the line of Lot No. 2, S. 74-23 E., 194.35 feet to an iron pin in line of Lot No. 4; thence with the line of Lot No. 4, S. 9-39 W. 79 feet to an iron pin on East Avondale Drive; thence with said Drive, N. 75-28 W., 200 feet to the beginning corner.

This conveyance is subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record or on the premises.

Derivation: This being the identical property conveyed to the mortgagors by deed of A. H. Cottingham, III and Patricia C. Cottingham recorded in the RMC Office for Greenville County, dated August 19, 1981.



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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring I ender's interest in the Property.

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SOUTH CAROLINA -1 to 4 Family | 6-75 | FNMA FHLMC UNIFORM INSTRUMENT