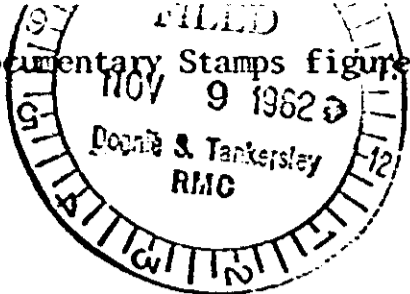


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Documentary Stamps figured on amt. financed 20,064.04

BOOK 1585 PAGE 460

4-49587



MORTGAGE

THIS MORTGAGE is made this 14th day of October 1982, between the Mortgagor, Ida F. Smith (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Two Thousand Two Hundred Dollars and Forty Cents Dollars, which indebtedness is evidenced by Borrower's note dated October 14, 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 November 1, 1992.

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 on the Southeastern side of Engel Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot 35 on a plat entitled "Oakland Terrace, Section 2", prepared by C.C. Jones, dated January, 1961, revised September 3, 1970, recorded in the R.M.C. Office for Greenville County in Plat Book 4-E at Page 193 and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the Southeastern side of Engel Drive at the joint front corner of Lots Nos. 35 and 36 and running thence with the line of Lot No. 36 S. 48-35 E. 175 feet to an iron pin in the rear line of Lot No. 27; thence with the rear line of Lot No. 27 S. 41-25 W. 100 feet to an iron pin in the line of Lot No. 34; thence with the line of Lot No. 34 N. 48-35 W. 175 feet to an iron pin on the Southeastern side of Engel Drive; thence with the Southeastern side of Engel Drive N. 41-25 E. 100 feet to the point of beginning.

The within conveyance is subject to such restrictions, setback lines, zoning ordinances, utility easements and rights of way, if any, as may affect the above described property.

This is the same property conveyed by deed of Russell G. Brown and Debra Vest Brown Dated April 9, 1979 recorded at the Greenville County R.M.C. Office in Deed Book 1100 Page 121.

which has the address of 19 Engel Drive Greenville, South Carolina 29609 (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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