MORTGAGE

THIS MORTGAGE is made this 8th day of October

19.82 between the Mortgagor, Bernadine C.Dowling and Paul C. Carey

(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").

ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the westerly side of North Garden Circle, near the City of Greenville, S.C., and being shown as the northerly one-half of Lot No. 54 as shown on the plat of North Garden as recorded in the RMC Office for Greenville County, S.C., in Plat Book EE, page 63, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of North Garden Circle, joint front corner of Lots Nos. 34 and 54 and running thance along said Circle S. 9-12 E. 70 feet to an iron pin in the center of the front line of Lot No. 54; thence through the center of Lot No. 54 S. 80-48 W. 195 feet to an iron pin on the easterly side of Pleasantburg Drive; thence along said Drive N. 9-12 W. 70 feet to an iron pin, joint rear corner of Lots 34 and 54; thence along the common line of said lots N. 80-48 E. 195 feet to an iron pin, the point of beginning.

This is that same property conveyed by deed of Bernard F. CArey to Jessie M. Carey, dated 2/4/66, recorded 2/9/66, in Deed Book 791, at Page 433, in the R.M.C. Office for Greenville County, SC.

This is that same property conveyed by the Estate of Jessie M. Carey to children, Bernadine C. Dowling and Paul C. Carey, Est. 1228, file 17, date of death 4/27/72.

TO ----3 NO 982

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Doctio & Parkettley

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which has the address of 10 North Garden Circle Greenville

[Street] [City]

SC 29605 (herein "Property Address"):

SC 29605 (herein "Property Address"); [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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SOUTH CAROLINA-1 to 4 family -6:75 - FNMA/FHLMC UNIFORM INSTRUMENT

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