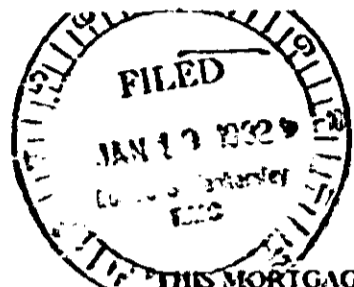


226



BOOK 77 PAGE 725

BOOK 1561 PAGE 762

MORTGAGE

THIS MORTGAGE is made this 4th day of January 1982, between the Mortgagor, Kaye A. Reynolds and Ruth S. McCreown (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 Sixteen thousand, seven hundred, twelve and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated Jan. 4, 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 Jan. 15, 1987 line of Longview Terrace; thence along the Southwestly side of Longview Terrace N. 47-0 W. 70 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Grantor herein by deed recorded in the BMC Office for Greenville County, SC in Deed book 759 page 537.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above-described property.

This is the same property conveyed by deed of James J. Gillivan, dated and recorded 4/7/76 in volume 1034 at page 157.

*Approved to Robert Reynolds
110 N. Hardy St.
Greenville, SC 29601
2/11/82*

David Water
Arthur M. Allen
[Signature]

which has the address of 459 Longview Terrace, Greenville South Carolina 29605 (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 for the leasehold estate if this Mortgage is on a leasehold, are hereinafter referred to as the "Property".

Borrower covenants that Borrower is lawfully seized 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.

SOUTH CAROLINA - 1 to 17 only 6-75 FPMR. FILING UNIFORM INSTRUMENT

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BOOK 1561 PAGE 762

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