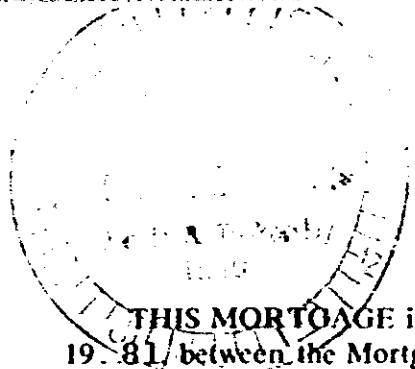


MORTGAGE



THIS MORTGAGE is made this 15th day of December, 1981 between the Mortgagor, Julia E. Stevens (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 One thousand, nine hundred, thirty-six and 62/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 15, 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 June 15, 1983;

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 tract of land in Greenville Township, Greenville County, State of South Carolina, and being known and designated as Lot No. 8 on that certain plat of property known as Nickol Town Heights near Greenville, South Carolina, according to plat by C. M. Furman, Jr., dated 1922, recorded in the RMC Office for Greenville County in Plat Book F, page 68, and according to a revised plat by W. J. Riddle, Surveyor, recorded in the RMC Office for Greenville County in Plat Book M, page 4, and reference is hereby made to said plats for a complete and accurate description and being the same property conveyed to John L. Stevens by deed dated July 8, 1944, from N. O. McDowell, Jr., and recorded in the RMC Office for Greenville County in Deed Book 265, Page 192, and being the same property conveyed to Annie Belle Stevens by deed from John L. Stevens, dated February 24, 1947, and recorded in the RMC Office for Greenville County in Deed Book 308, at page 43.

This being the same property conveyed by deed of Charles Lewis Stevens, Jr. and Patricia Ann S. Fowler to Julia E. Stevens dated 11/2/74, recorded 5/29/75, in Volume 1019, at Page 40, at the RMC Office for Greenville County, SC.

which has the address of 211 Rebecca Street, Greenville, SC 29607 (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 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.

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