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MORTGAGE

THIS MORTGAGE is made this 20th day of May 19. 82, between the Mortgagor, Thomas A. Finley and Elizabeth G. Finley (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").

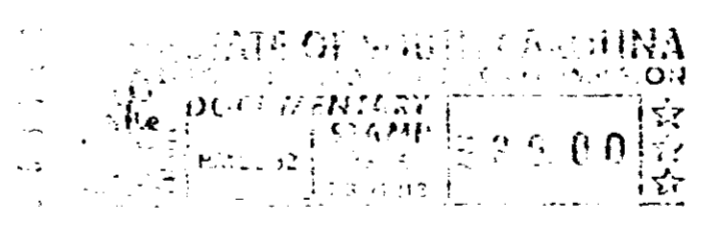
WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Thousand (\$90,000.00) and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated 20 May, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2012;

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 _____, State of South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being on the eastern side of Charlbury Street in the City of Greenville, County of Greenville, State of South Carolina, and being known and designated as Lot No. 22 on Plat entitled "Gower Estates, Section F", prepared by R. K. Campbell & Webb Surveying and Mapping Company, dated November, 1965, recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book JJJ at Page 99 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Charlbury Street at the joint front corner of Lots Nos. 21 and 22 and running thence with the common line of said lots N. 70-04 E., 179.5 feet to an iron pin; thence running N. 19-50 W., 110 Feet to an iron pin at the joint rear corner of Lots Nos. 22 and 23; thence running the common line of said lots S. 70-04 W., 179.7 feet to an iron pin on the eastern side of Charlbury Street; thence with the eastern side of Charlbury Street S. 19-56 E., 110 feet to the point of beginning.

This is the same property conveyed to mortgagor by deed of Elizabeth F. Macfie recorded November 1, 1976 in the Greenville County R.M.C. office in Deed Book 1045 at Page 469.



which has the address of 29 Charlbury Street Greenville S. C. 29607 (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 (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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