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JOHN... BANKERSLEY
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MORTGAGE

BOOK 1591 PAGE 108

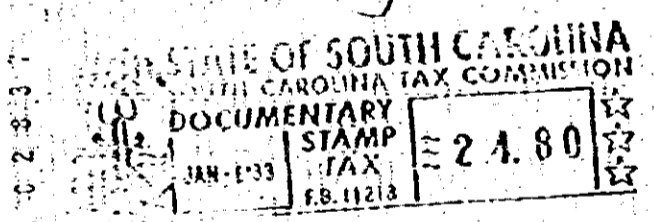
THIS MORTGAGE is made this 6th day of January 19. 83., between the Mortgagor, ROBERT S. PHIFER AND DEBORAH PHIFER (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY-TWO THOUSAND AND NO/100 (\$62,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 6, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2003;

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 lot of land situate, lying and being in the City and County of Greenville, State of South Carolina, on the north side of West Earle Street, shown on plat prepared by R. E. Dalton, Engineer, dated December, 1943, and shown on a more recent plat entitled "Property of Robert S. Phifer and Deborah Phifer", dated December 29, 1982, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book 9-4, page 1, reference is hereby craved to said more recent plat for a metes and bounds description thereof.

This is the same property conveyed to the above named mortgagors by deed of Charlotte P. Rogers to be recorded of even date herewith.



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which has the address of 218 West Earle Street, Greenville, South Carolina 29609 (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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