

The undersigned has (have) obtained a South Carolina State
 Building Authority First Mortgage Loan Certificate and acknowledge
 that he (they), shall be obligated to pay the principal amount of
 FORTY THOUSAND AND EIGHT HUNDRED AND NO/100 (\$40,000.00) dollars,
 together with interest at the rate of _____ (____%)
 per centum per annum, beginning and payable the first of each
 month, consisting of principal and interest, as follows:

12 payments of \$350.54 beginning 4/1/83 and ending 3/31/84
 12 payments of \$380.53 beginning 4/1/84 and ending 3/31/85
 12 payments of \$403.09 beginning 4/1/85 and ending 3/31/86
 324 payments of \$431.91 beginning April 1, 1986
 continuing thereafter through MARCH 31, 2010.

I (We), Gail M. Hagenbuch, the mortgagor(s)
 herein acknowledge that this is the mortgage referred to in
 my First Note and Mortgage of Paul Lemons to American Federal Savings
 and Loan, Inc. dated 2-28-83, in the original principal sum of
 \$40,800.00.

Witness:

J. Michael Spivey _____ (Seal)
 Gail M. Hagenbuch
Linda M. Bean _____ (Seal)

State of South Carolina
 County of Greenville

Personally appeared before me, Linda M. Bean
 and duly sworn that a Gail M. Hagenbuch
 wife, and a Linda M. Bean, her wife, did deliver to within
 my hearing, and that I, Linda M. Bean, J. Michael Spivey,
 witnessed the execution of the same.

Given and delivered in my presence this 28th

Linda M. Bean

DAY of February 1983.

J. Michael Spivey _____
 Notary Public for the State of South Carolina
 My Commission Expires 1-20-93

(CONTINUED ON NEXT PAGE)

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4328-RV-21