

Documentary Stamps are figured on
the amount financed: \$ 12,133.88**MORTGAGE**

THIS MORTGAGE is made this 22nd day of April
1983, between the Mortgagor, Phillip B. Ramsey and Dorothy Y. Ramsey
(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 Seventeen Thousand One
Hundred Fifty Six and 40/100 Dollars, which indebtedness is evidenced by Borrower's note
dated April 22, 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 June 1, 1988

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 with all buildings and
improvements thereon situate, lying and being on the western side of
Hermitage Road near City of Greenville, County of Greenville, State of
South Carolina, being known and designated as Lot No. 107 as shown on
plat of Lake Forest, Section Two, prepared by Piedmont Engineering
Service, Dated March 1954, recorded in the R.M.C. Office for Greenville
County, South Carolina, in Plat Book EE, at page 71-A, and having,
according to said plat, the following metes and bounds, to-wit:

BEGINNING at iron pin on western side of Hermitage Road at joint front
corner of Lot No. 106 and Lot No. 107, Section Two, and running thence
with line of Lot No. 106 N 81-12 W 163.8 feet to iron pin; thence
S 6-36 W 145 feet to iron pin at joint rear corner of Lot No. 107 and
Lot No. 108; thence with line of Lot No. 108 S 86-31 E 172.4 feet to iron
pin on western side of Hermitage Road; thence with western side of
Hermitage Road N 3-29 E 130 feet to point and place of beginning.

This conveyance is made subject to any and all existing reservations,
easements, rights-of-way, zoning ordinances and restrictions or
protective covenants that may appear of record, on the recorded plat(s)
or on the premises.

This is the same property conveyed by deed of Wade R. Shanklin and
Ann I. Shanklin unto Phillip B. Ramsey and Dorothy Y. Ramsey, dated
8-1-74, recorded in Volume 1004 at page 72 of the RMC Office for
Greenville County, Greenville, SC.

which has the address of... A Hermitage Road Greenville.....
[Street] [City]

South Carolina 29615 (herein "Property Address");
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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.