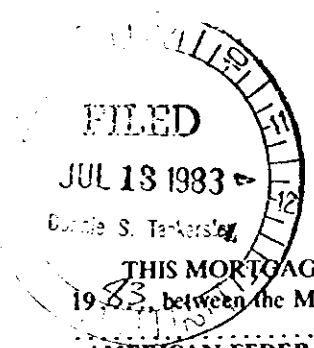


Documentary Stamps are figured on the amount financed: \$ 5,021.04



MORTGAGE

THIS MORTGAGE is made this 16th day of MAY, 1983, between the Mortgagor, FRANK T. NEVES, JR. (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 SEVEN THOUSAND ONE HUNDRED THIRTY SEVEN AND 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated MAY 16, 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 tract of land lying, being and situate in the County and State aforesaid, and on the North side of Woodside Road, containing 5.99 acres, according to a Plat prepared by Thomas D. Lindsey, R. L. S. on April 23, 1982, said Plat of record in the R. M. C. Office for Greenville County, S. C., in Plat Book 8-2-97; and having, according to this Plat the following metes and bounds, to-wit:

BEGINNING at a new R. R. S. in the center of Woodside Road, joint front corner with other property of the Grantor; and running thence with Grantor's line N. 9-54 E. 716.17 feet to an iron pin; thence S. 61-49 E. 599.33 feet to a point in or near creek, crossing an iron pin 9.2 feet northwest of said point; thence with the creek as a line approximately 48.61 feet to an iron pin; thence S. 50-12 W. 663.80 feet to a nail and cap in the center of Woodside Road; thence with center line of Woodside Road N. 68-08 W. 114.70 feet to nail and cap; thence N. 80-15 W. 35.30 feet to new RR Spike in the center of Woodside Road, the beginning point; and bounded by Woodside Road, other property of the Grantor, and Creek.

This is the same property conveyed by deed of Frank Neves to Frank T. Neves, Jr. by deed dated June 11, 1982, recorded June 21, 1982 in Deed Volume 1169 at Page 5 in the R. M. C. Office for Greenville County, South Carolina.

which has the address of WOODSIDE ROAD, SIMPSONVILLE (City)
SC 29681 (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 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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4328-10-21