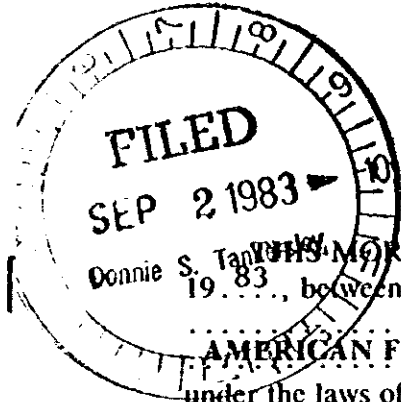


Documentary Stamps are figured on the amount financed: \$150,000.

MORTGAGE



MORTGAGE is made this 15th day of August 1983 between the Mortgagor, JoAn H. Miller

(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 Twenty Four Thousand Two Hundred Forty Three and 24/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 15, 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 August 15, 1990;

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 piece, parcel or lot of land with all improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, situate, lying and being on the Western side of Balfer Drive, being shown and designated as Lot No. 93 on plat of Wade Hampton Gardens, Section III made by Piedmont Engineers & Architects, dated March 25, 1964 recorded in the RMC Office for Greenville County in Plat Book YY, at page 179 and having, according to said plat, the following metes and bounds to wit:

BEGINNING at an iron pin on the Western side of Balfer Drive at the joint front corner of Lots Nos. 92 and 93 of Section III; and running thence with the common line of said lots, North 87-20 West 168.7 feet to an iron pin; thence South 9-46 West 80 feet to a point; thence South 8-06 East 40 feet to a point at the joint rear corner of Lots Nos. 93 and 94; thence with the common line of said lots North 87-42 East 174.4 feet to a point on Balfer Drive; thence along the Western side of Balfer Drive, North 0-40 East 110 feet to the point of BEGINNING.

This is that same property conveyed by deed of Khalid A. Mir and Farrukh Mir to JoAn H. Miller dated July 29, 1980 and recorded August 11, 1980 in Deed Volume 1130 at Page 832 in the RMC Office for Greenville County, SC.

which has the address of 205 Balfer Drive, Greenville, SC 29615 (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 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.

