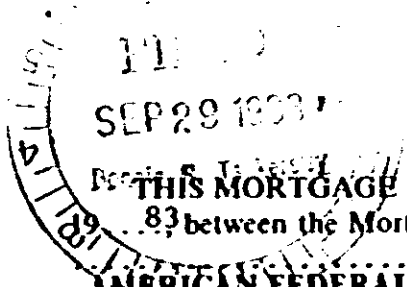


Documentary Stamps are figured on the amount financed: \$ 14,059.64

MORTGAGE



THIS MORTGAGE is made this 15th day of August 1983 between the Mortgagor, Bruce D. and Mary S. Anderson (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 Seven thousand Twenty Seven dollars & 60/100 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 20, 1993.

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 State of South Carolina, County of Greenville, in Butler Township and being known as Lot 12 on a plat of College Heights, made by Dalton & Neves, Engineers, recorded in the R.M.C. Office for Greenville County in Plat Book "P," at Page 75, and being more particularly described by a plat by Carolina Engineering and Survey Company, May 14, 1968, recorded in the R.M.C. Office for Greenville County in Plat Book "III," at Page 121, as follows:

BEGINNING at a point on the southeastern side of East North Street Extension, said point being 445 ft. southwest of the intersection of Winthrop Avenue and East North Street Extension, and running thence along the line of Lots Nos. 12 and 13, S 33-10 E, 196 ft. to an iron pin at the rear line of Lot No. 30; thence with the line of Lots Nos. 12 and 30, S 56-10 W, 75 ft. to an iron pin; thence along the line of Lots Nos. 11 and 12, N 33-10 W, 196 ft. to the East North Street Extension; thence along the southeastern side of East North Street Extension N 56-10 E, 75 ft. to the point of beginning.

This is the same property conveyed to the Grantor herein and Betty W. Hughes by deed of A. C. Chastain, dated May 24, 1965, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 774, at Page 150. Betty W. Hughes conveyed her interest in said property to Holbert L. Hughes by deed dated March 22, 1971, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 911, at Page 164.

This conveyance is made subject to any restrictions, easements or rights-of-way which may be of record in the R.M.C. Office for Greenville County, South Carolina.

Grantees hereby assume and agree to pay the balance due on that certain mortgage given by Holbert L. Hughes and Betty W. Hughes to C. Douglas Wilson & Co., in the original amount of \$11,950.00, said mortgage being recorded in the R.M.C. Office for Greenville County, South Carolina, in Mortgage Book 995, at Page 415.

This is the same property conveyed by deed of Holbert L. Hughes, dated 7-30-71 and recorded 8-3-71 in the R.M.C. Office for Greenville County in Volume 922, at Page 26. Said property deeded to Bruce D. & Mary S. Anderson, which has the address of 220 East North Street Greenville, South Carolina, 29607 (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.

