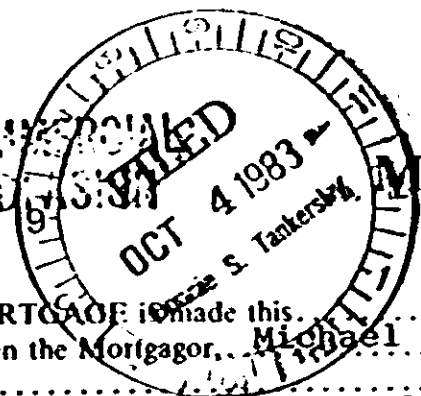


ATTN: COMMERCIAL
LENDING DEPARTMENT



MORTGAGE

THIS MORTGAGE is made this 19th day of September 1983, between the Mortgagor, Michael H. Bridges and Linda T. Bridges (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 Fifteen Thousand Five Hundred Sixty Dollars and 24/100ths Dollars, which indebtedness is evidenced by Borrower's note dated September 19, 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 September 23, 1984

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 improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville and being known and designated as Lot No. 9 of a subdivision known as Welcome Acres as shown on a plat thereof prepared by Piedmont Engineering Service dated July 1963 and recorded in the RMC Office for Greenville County in Plat Book DDD, at Page 44 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Western side of Cole Road, joint front corner of Lots 8 and 9 and running thence along the joint line of these lots, S. 39-30 West 160 feet to an iron pin in the rear line of Lot No. 2; thence along the rear line of Lot No. 2, N. 50-05 West 115.4 feet to an iron pin at the joint rear corner of Lots 9 and 10; thence along the joint line of these lots, No. 50-10 East 165 feet to an iron pin on the Western side of Cole Road; thence along the Western side of Cole Road, S. 48-25 E. 85 feet to an iron pin, the point of beginning.

This being the same property conveyed to the above Grantors by deed of William T. Howell, Jr. recorded in the RMC Office for Greenville County on June 21, 1967 in Deed Book 822, at Page 216.

This conveyance is made subject to any restrictions, easements or rights-of-way of record or as shown on said plat.

Cole Road, above referred to, is now known as Aloha Drive.

This being the same property conveyed to Michael H. Bridges and Linda T. Bridges by deed from Eddie E. Bridges and Martha Jones Bridges dated July 8, 1977 and recorded July 8, 1977 in volume 1060 at Page 151 in the RMC Office for Greenville County, South Carolina.

which has the address of 112 Aloha Drive, Greenville, South Carolina 29611 (Street) (City) (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 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.

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