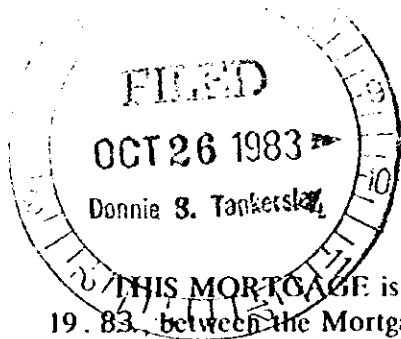


Documentary Stamps are figured on the amount financed \$ 7,256.92



MORTGAGE

THIS MORTGAGE is made this 22nd day of September 1983 between the Mortgagor, Phillip Howard (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 Nine Thousand Five Hundred Five dollars and 36/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 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 October 1, 1987

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:

In the City of Greenville, being lot #19 of the Watson land According to a plat made by Dalton & Neves, Engineers, and recorded in Plat Book "G" at page 164 and 165, in the R.M.C. Office for said County. Said lot having the following metes and bounds, to-wit: Beginning on the northwest corner of Grace and Markley Sts. and thence running along Markley St. N. 18-02 W. 130 feet to corner of lot #18; thence S. 71-06 W. 56 feet to corner of lot #20; thence S. 18-02 E. 130 feet to Grace St.; thence N. 71-06 E. with Grace Street, to the beginning corner. Being the same property conveyed to me by T. J. Howard by deed dated Nov. 29, 1929 and recorded in the R.M.C. Office for Greenville County in Deed Book 114 at Page 204.

This is that same property conveyed by deed of Kalil Howard, to Phillip Howard dated June 23, 1938 and recorded June 23, 1938, in Deed Volume 204 at Page 317, in the R.M.C. office for Greenville County, SC.

which has the address of Rt. 6, Box 594, Canterbury Rd., Piedmont, SC 29673 (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 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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