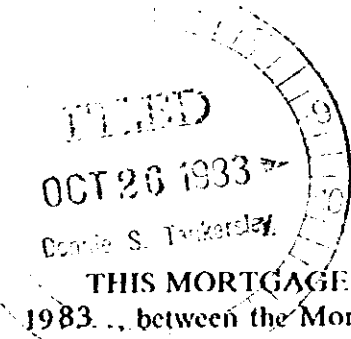


Documentary Stamps are figured on the amount financed \$ 12,058.84



MORTGAGE

THIS MORTGAGE is made this 7th day of September 1983 between the Mortgagor, Robert E. and Linda M. Holder (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixteen Thousand Eight Hundred Sixty One and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 7, 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 20, 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 lot of land in Greenville County, State of South Carolina, in the Town of Simpsonville, being known and designated as Lot No. 199 on plat of Section No. Four Poinsettia, recorded in Plat Book 4-N at Page 24, in the RMC Office for Greenville County, and a recent survey entitled Property of Robert E. Holder and Linda M. Holder, dated May 16, 1972, prepared by Carolina Surveying Company, and having according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin at the intersection of South Almond Drive and Gatewood Avenue and running thence along the northeasterly side of South Almond Drive N.48-34 W. 148 feet to an iron pin; thence continuing with said South Almond Drive N. 43-03 W. 22 feet to an iron pin; thence with the line of Lot No. 179, N.54-22 E. 158.3 feet to an iron pin at the intersection of Lots. Nos. 179, 180, 198 and 199; thence with the line of Lot No. 198, S. 44-18 E. 170.6 feet to an iron pin on the northwesterly side of Gatewood Avenue; thence with the northwesterly side of Gatewood Avenue S. 45-58 W. 120 feet to an iron pin; thence with the intersection of South Almond Drive and Gatewood Avenue S. 88-39 W. 36.7 feet to the beginning corner.

This being a portion of the same property conveyed to the grantor herein by deed recorded in Deed Volume 931, at Page 294, in the RMC Office for Greenville County.

This conveyance is made subject to the restrictive and protective covenants affecting Section Four of Subdivision known as Poinsettia, said Restrictive and Protective Covenants being recorded in the RMC Office for Greenville County in Deed Volume 921, at Page 621.

This conveyance is made subject to any restrictive covenants, building setback lines, rights-of-way and easements which may affect the above described property.

This is that same property conveyed by deed of Builders & Developers, Inc. to Robert E. Holder and Linda M. Holder, dated May 19, 1972, recorded May 22, 1972, in volume 944 at page 125 of the RMC Office for Greenville County, SC.

which has the address of 206 Gatewood, Simpsonville, SC 29681 (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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