

THIS MORTGAGE is made this 8 day of November
1903, between the Mortgagor, Billy R. Chandler
(herein "Borrower"), and the Mortgagee,
AMERICAN FEDERAL BANK, F. S. B. 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 Eight Thousand-Two
Hundred Fifty and no/100 (\$28,250.00) Dollars, which indebtedness is evidenced by Borrower's note
dated December 1, 2004 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on December 1, 2004

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 Township,
Greenville County, State of South Carolina, within the corporate limits
of the City of Greenville, and being known and designated as Lot No. 23
of a subdivision known as August Heights, a plat of which is of record
in the R.M.C. Office for Greenville County in Plat Book K at Page 88,
and having the following mets and bounds, to-wit:

BEGINNING at a point on the Southern side of Waverly Court at the joint
corner of Lots 22 and 23, said point being 300 feet West of the Southwestern
intersection of Waverly Court with Tyler Street, and running thence
N.26-38 W. 168 feet to a point on the Northern side of a 12 foot alley
at the joint rear corner of Lots 22 and 23, thence with the Northern
side of said 12 foot alley, N.62-20 E. 60 feet to a point at the joint
rear corner of Lots 23 and 24; thence S.26-38 E. 168 feet to a point
on the Southern side of Waverly Court at the joint front corner of Lots
23 and 24; thence with the Southern side of Waverly Court S.62-20 W.
60 feet to the point of BEGINNING.

This is the same property conveyed to Mortgagor by deed of even date
and recorded herewith.

This mortgage is being re-recorded to change the metes and bounds.

which has the address of 9 Waverly Court Greenville
South Carolina 29605
(Street) (City)
(State and Zip Code) (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments 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 unincumbered, 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.