

JAN 3 8 56 AM '84

DONALD W. WARSLEY
THIS MORTGAGE is made this 30th day of December
19 83 between the Mortgagor, Harold N. Owens and Freedomia B. Owens
(herein "Borrower"), and the Mortgagee,
AMERICAN FEDERAL BANK, FSB
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").

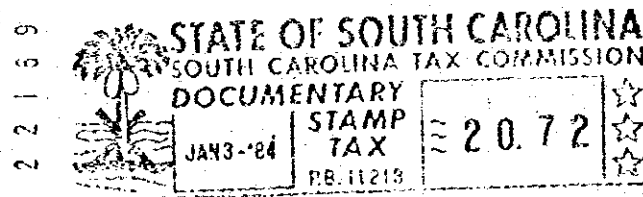
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-One Thousand
Seven Hundred Fifty (\$51,750) Dollars, which indebtedness is evidenced by Borrower's note
dated December 30, 1983 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2014

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 piece, parcel or lot of land situate, lying and being in the
Town os Simpsonville, Greenville County, State of South Carolina, being
known and designated as Lot 105 on a Plat of Bellingham Subdivision,
Section II recorded in the RMC Office for Greenville Sounty in Plat
Book 4-N at Page 79, and having according to said Plat, the following metes
and bounds:

BEGINNING on the southern edge of Newgate Drive, at the joint front corner
of Lots 104 and 105, running thence along a line of Lot 104, S. 16-35 W.
135.87 feet to a point; thence along a line of Lots 134 and 133, N.71-16 W.
90.09 feet to a point; thence along a line of Lot 106 N. 19-19 E.
146.81feet to the southern edge of Newgate Drive, thence along the
southern edge of Newgate Drive, S. 71-19 E. 31.4 feet to a point, thence
along the curve of the southern edge of Newgate Drive, the chord of
which is S. 42-50 E. 24.78 feet to a point; thence continueing along the
curve of Newgate Drive, the chord of which is S. 72-42 E. 30.31 feet to the
beginning corner.

This is the same property conveyed to the Grantors herein by the Deed
of Virgil F. Buck and Augusta M. Buck, said Deed being recorded in the
RMC Office for Greenville County in Deed Book 1203 at Page 519,
recorded on December 30, 1983.



which has the address of 212 Newgate Drive Simpsonville
[Street] [City]
South Carolina 29681. (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 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 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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