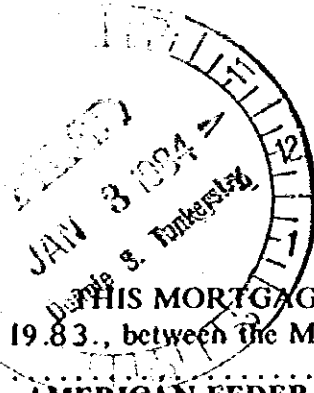


MORTGAGE

Documentary Stamps are figured on the amount financed \$ 10,058.04



THIS MORTGAGE is made this 16th day of November 1983, between the Mortgagor, Donald G. Dickerson and Gayle C. Dickerson (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 Fourteen thousand ninety-six and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 16, 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 December 1, 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 piece, parcel or lot of land situate, lying and being within the corporate limits of the Town of Simpsonville, Greenville County, South Carolian, being known and designated as Lot No. 87 on a plat of Poinsettia Subdivision, Section II, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book BBB at page 199, and having, according to said plat, the following metes and bounds:

BEGINNING on the southeastern edge of Fernwood Drive at the joint front corner of lots 87 and 88 and running thence along a line of lot 88 S. 48-45 E. 193.98 feet to a point; thence S. 63-31 W. 155.0 feet to a point; thence along a Duke Power line N. 42-12 W. 183.03 feet to a point on the southeastern edge of Fernwood Road; thence along the southeastern edge of said road N. 62-02 E. 131.5 feet to the beginning corner.

This is the same property conveyed by deed of Woodie Earl Overstreet and Gloria W. Overstreet, dated 7-11-77, recorded 8-10-77 in Deed Volume 1062, Page 293 in the R.M.C. Office for Greenville County, South Carolina. Deeded to Donald G. Dickerson and Virginia Gayle Dickerson.

which has the address of 105 West Fernwood Road, Simpsonville, SC 29681 (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.

