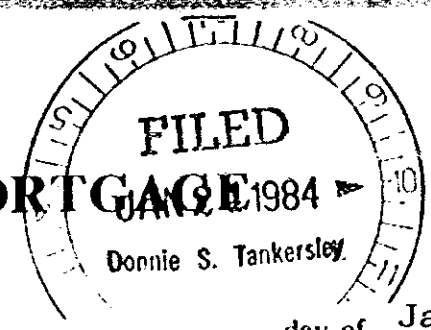


COMMERCIAL LENDING DIVISION

MORTGAGE 1984



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ATTN: HAROLDINE STILLER
COMMERCIAL LENDING DIVISION

THIS MORTGAGE is made this 3rd day of January 1984, between the Mortgagor, R.C. Jones and Ander Jones

(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 Thirty-five thousand and no/100 (35,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 3, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 1-3-89

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, with any and all improvements thereon, lying, being and situate on the west side of Old Mill Road, in the Town of Mauldin; County of Greenville, State of South Carolina, containing 1.03 acres, and having according to a plat entitled "Property of R. C. Jones," by Freeland & Associates, Engineers and Land Surveyors, dated April 28, 1982, and recorded in Plat Book 9-B at page 56 in the RMC Office for Greenville County, South Carolina, which plat is incorporated herein by reference, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Old Mill Road, said iron pin being 126.4 feet south of Heather Lane, and running thence along the west side of Old Mill Road, S.15-25 E., 112.10 feet to an iron pin on the west side of Old Mill Road; thence S.57-12 W., 278.32 feet to an iron pin; thence N. 34-40 W., 184.78 feet to an iron pin; thence N. 56-32 E., 21.03 feet to an iron pin; thence N.71-55 E., 305.87 feet to an iron pin on the west side of Old Mill Road, the point of beginning.

This is the same property conveyed to the mortgagor by deed of C. S. Farley Smith, recorded in deed book 1167 at page 64 on May 18, 1982 in the RMC Office of Greenville County.

which has the address of 746 Old Mill Rd. Mauldin S.C. 29662 (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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