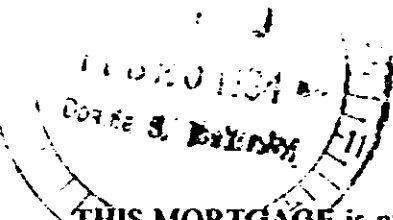


Documentary Stamps are figured on the amount financed: \$ 25,089.04

MORTGAGE



THIS MORTGAGE is made this 9th day of February 19. 84, between the Mortgagor, Myron B. Lott (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 Forty Seven Thousand Seven Hundred Fifty Dollars and 40/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 9, 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 February 15, 1994

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 the City of Greenville, Greenville Township, Greenville County, South Carolina, situate, lying and being on the north side of East Washington Street (formerly known as East Washington Road), being shown as lot No. 88 of Block E, on a plat of East Park, made by W. A. Adams, Surveyor, Recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book A, at page 383, fronting 50 feet on the north side of East Washington Street, running back in parallel lines to a depth of 167 feet, and being 50 feet across the rear along a 10 foot alley.

This is that same property conveyed by deed of Edith S. Aiken to Myron B. Lott dated June 17, 1981 and recorded June 23, 1981 in deed Volume 1150 at Page 426 in the RMC Office for Greenville County, South Carolina.

which has the address of 1323 A and B.E. Washington St., Greenville, SC (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.

