

MORTGAGE

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THIS MORTGAGE is made this 26th day of March 1984, between the Mortgagor, Floyd M. Holcombe, 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

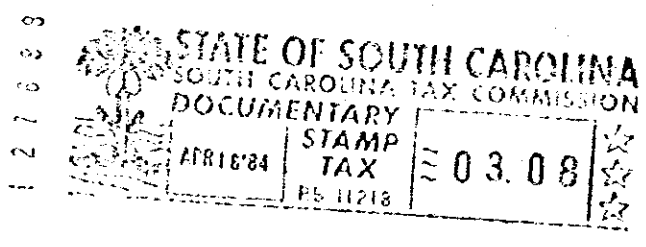
WHEREAS, Borrower is indebted to Lender in the principal sum of Seven Thousand Six Hundred Seventy Eight and 08/100 (7,678.08) Dollars, which indebtedness is evidenced by Borrower's note dated March 19, 1984, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 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, situate, lying and being in Oaklawn Township, Greenville County, State of South Carolina; containing one (1) acre, more or less; adjoining lands now or formerly of C. H. Bennett, et al. (attorneys in fact) W. M. Allen and lands now or formerly of J. T. Bennett; for more complete information as to the lot of land herein conveyed, see plat of same, as made by B. F. Wigington, Surveyor, dated on or about September 29, 1933.

This is the same piece, parcel or lot of land conveyed unto the grantor herein by deed of Larry D. Smith dated March 26, 1984 and of Record in the RMC Office for Greenville County, South Carolina, in Deed Book 121D at Page 567.

For new Plat, see Plat Book 10-6, at Page 100.



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which has the address of Rt. 2, Box 441, Piedmont, South Carolina 29673 (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 seized 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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