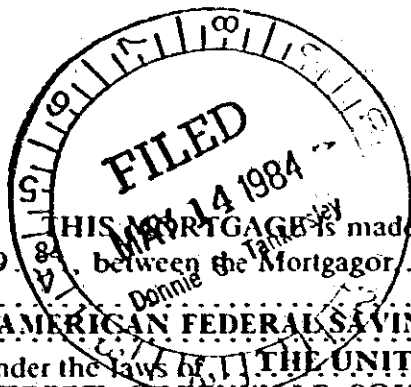


Documentary Stamps are figured on
the amount financed: \$ 15,006.04

MORTGAGE

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1984 THIS MORTGAGE was made this 1st day of February
between the Mortgagor Abner T. & Kathy S. Kelly
Donnie (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 Fifteen thousand six dollars and
four cents Dollars, which indebtedness is evidenced by Borrower's note
dated 2-1-84 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on 120 monthly payments of
\$238.19 beginning March 15, 1984.

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 Oak Lawn Township,
Greenville County, State of South Carolina, and containing 1.39 acres, more or less,
according to a survey made by J. Coke Smith & Son, June 1, 1955, and having the
following metes and bounds, to wit:

BEGINNING at a nail in the center of S. C. Highway S-428, the same being the
northwest corner and also the A. B. Roper corner, and running thence N 85-20
E. 162.5 feet to the center of an old road; running thence along center of
old road S. 35-41 E. 169.4 feet to bend; running thence S 11-58 E 278.4 feet
to an iron pin; thence running S. 50-00 W 65.1 feet to a nail in the center
of S. C. Highway S-428; running thence along center of said highway N. 31-30
W. 514.3 feet to the beginning corner.

This being the same property conveyed to me by Roy W. Boggess on February 27,
1956, as recorded in the RMC Office for Greenville County in Deed Book 546
at page 258.

This property is sold subject to all recorded and existing easements; rights-
of-way and restrictions pertaining thereto and as recorded in the RMC Office
for Greenville County and as shown on said plat.

Derivation: This is the same property conveyed by deed of Margaret S. Boggess
unto Abner Timothy Kelly, dated 6-30-70, recorded 7-9-70, in volume 893
at page 573 of the RMC Office for Greenville County, Greenville, South Carolina.

which has the address of Route 2, Box 44, Holland Ford Road, Pelzer, South Carolina
29669 (herein "Property Address");
[Street] [City]
[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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