

MORTGAGE

THIS MORTGAGE is made this 31st day of May 1984, between the Mortgagor, Michael V. Wilson and Janet R. Wilson (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").

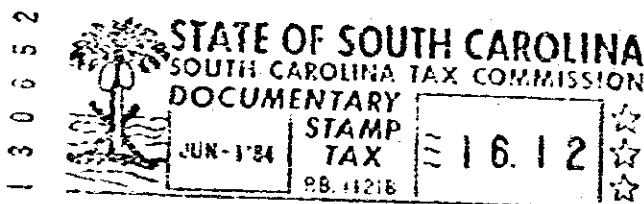
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand Three Hundred and no/100 (\$40,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 31, 1984, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2014,

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 the State of South Carolina, County of Greenville, being shown and designated as part of Lot No. 195, SUNNY SLOPES Subdivision, Section Three, the plat of which subdivision is recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 11, also being shown on a survey prepared by Carolina Surveying Company dated March 26, 1979, recorded in said RMC Office in Plat Book 7-D at Page 37, and having, according to a more recent survey prepared by Freeland & Associates for Michael V. Wilson and Janet R. Wilson dated May 30, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Cedar Creek Drive at the joint front corner of Lots No. 195 and 194, and running thence S. 32-49 E. 150 feet to an iron pin; thence S. 57-11 W. 66.7 feet to an iron pin; thence N. 37-53 W. 150.6 feet to an iron pin on Cedar Creek Drive; thence along said Drive, N. 57-11 E. 80 feet to the point of beginning.

This being the same property conveyed to mortgagors by deed of Jerry K. Scott and Martha S. Scott dated May 31, 1984, recorded simultaneously herewith.



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which has the address of 195 Cedar Creek Drive Travelers Rest, SC 29690 (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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