

THIS MORTGAGE is made this 29th day of May 1984 between the Mortgagor Michael J. McKinney and C. Jane McKinney (also known as Charlotte J. McKinney) (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 Twenty Thousand and No/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated 5/29/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 5/29/85

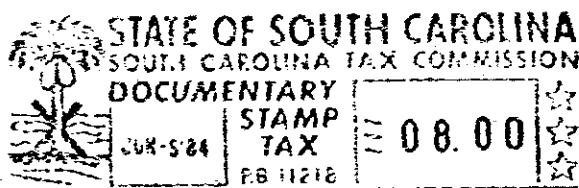
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 and being known and designated as Lot No. 5 on a Plat of Peppertree recorded in Plat Book "4N" at Page 72, R.M.C. Office for Greenville County, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Sundown Circle at the joint front corner of Lots Nos. 4 and 5 and running thence with said line S 73-06 W 134.7 feet to a point; thence running N 16-11 W 84.1 feet to a point; thence running N 74-55 E 140.2 feet to a point; thence running S 11-04 E 60 feet to a point; thence continuing S 15-58 E 20 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by general warranty deed of Sarah Lou Grubbs dated June 10, 1983 and recorded in the R.M.C. Office for Greenville County in Deed Book 1190 at Page 8.

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which has the address of 1009 Sundown Circle Taylors, SC 29687 (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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