

MORTGAGE

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THIS MORTGAGE is made this 27 day of June 1984, between the Mortgagor, Donald R. McKinney and Deborah L. McKinney, AMERICAN FEDERAL BANK, FSB under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA

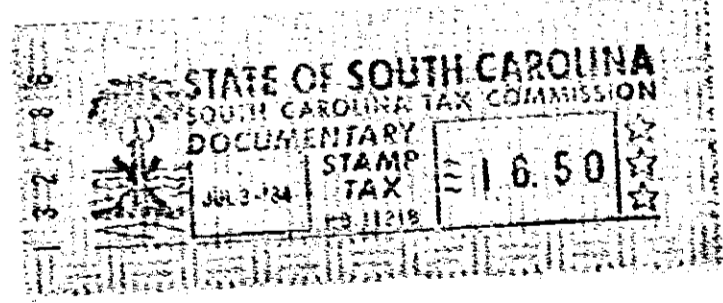
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Five Thousand and 00/100 (\$55,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 27, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 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 piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Simpsonville, being known and designated as Lot #99 on a plat of HERITAGE LAKES SUBDIVISION, recorded in the RMC Office for Greenville County in Plat book 6H at Page 18, and being updated on August 13, 1981 by Richard D. Wooten, Jr., RLS, for Stephen Bruce Harris and Barbara Martin Harris; said plat being recorded in the RMC Office for Greenville County in Plat Book 8-S at Page 71, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern edge of Hackamore Court, joint front corner with Lot #98 and running thence along the Eastern edge of Hackamore Court 108.24 feet to an iron pin (the chord of which is N. 32-52-14 E., 107.38 feet); thence continuing along said Court, N. 45-23-40 E., 46.70 feet to an iron pin, joint front corner with Lot #100; thence turning and running with the common line of Lot #100, S. 54-41-58 E., 215.16 feet to an iron pin; thence turning and running S. 41-08-46 W. 98.00 feet to an iron pin, joint corner with lot #98; thence turning and running along the common line with Lot #98, N. 69-39-11 W., 216.13 feet to an iron pin, the point of beginning.

This is the same property conveyed to Mortgagors by deed of M & I Marshall & Ilsley Bank dated June 27, 1984 and recorded July 5, 1984 in the RMC Office for Greenville County in Deed Book 1216 at page 337.



which has the address of 106 Hackamore Court, Simpsonville S.C. 29681 (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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