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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 13, 1984. The mortgagor is CHARLES F. SOMERVILL and FAY C. SOMERVILL ("Borrower"). This Security Instrument is given to AMERICAN FEDERAL BANK, FSB, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268, GREENVILLE, SOUTH CAROLINA 29602 ("Lender").

Borrower owes Lender the principal sum of Sixty Five Thousand and no/100ths Dollars (U.S. \$ 65,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel, or lot of land, and improvements thereon, if any, lying, situate, and being in the State of South Carolina, County of Greenville, near the Town of Simpsonville, being known and designated as Lot No. 289 on a plat of Powderhorn Subdivision, Map 2, Section IV, prepared by C.O. Riddle, Surveyor, and recorded in the R.M.C. Office for Greenville County in Plat Book 9F at Page 55, reference to said plat being craved for a more complete description by metes and bounds.

THIS is the identical property conveyed to Mortgagor herein by deed of American Service Corporation of South Carolina, Inc., of even date herewith and recorded in the R.M.C. Office of Greenville County in Deed Book 1217 at Page 75 on even date herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
JUL 13 '84
STAMP TAX \$ 19.50
P. 112.3

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which has the address of 215 Appomattox Drive, Simpsonville, South Carolina 29681 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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