

MORTGAGE

THIS MORTGAGE is made this 23d day of July 1984, between the Mortgagor, SARA M. LINDSAY (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 Seventy One Thousand One Hundred and no/100ths (\$71,100) Dollars, which indebtedness is evidenced by Borrower's note dated July 23, 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 August 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:

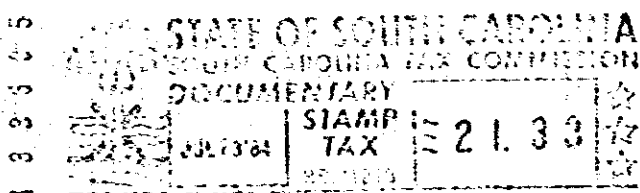
ALL that certain piece, parcel, or lot of land situate in the State of South Carolina, County of Greenville, Town of Simpsonville, known and designated as Lot No. 122 of Section III of POINSETTIA SUBDIVISION as shown on the plat of said subdivision as recorded in the R.M.C. Office for Greenville County in Plat Book PPP at Page 141. Reference is craved hereby to said plat for a more complete description by metes and bounds.

THIS conveyance is made subject to the RESTRICTIVE AND PROTECTIVE COVENANTS FOR SUBDIVISION KNOWN AS "POINSETTIA" (Affecting Section III) as recorded in the R.M.C. Office for Greenville County in Deed Book 858 at Page 541.

THIS conveyance is further subject to any restrictive covenants, building set-back lines, rights-of-way, and easements which may affect the above-described property.

THIS property is the identical property conveyed to Mortgagor herein by deed of Jeanne Carter Koontz of even date herewith and recorded in the R.M.C. Office for Greenville County in Deed Book 1217 at Page 524 on even date herewith.

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which has the address of 509 Poinsettia Drive, 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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