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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 24, 1984. The mortgagor is Richard J. Chiariello and Teresa Gay Chiariello ("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 Forty-Nine Thousand Four Hundred and 00/100 Dollars (U.S. \$49,400.00). 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 certian piece parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Hartsville Street, being known and designated as Lot No 193 of Orchard Acres subdivision, on a plat prepared by Piedmont Engineering Service, May 1963, and having such metes and bounds as will appear by reference to said plat which is recorded in Plat Book WW at Page 486, RMC Office for Greenville County, South Carolina.

BEGINNING at an iron pin on the northern side of Hartsville Street at the joint front corners of Lots number 193 and 194, said pin being 100 feet measuring along the northern side of Hartsville Street from the southwest corner of Lot 195 as shown on plat of Orchard Acres which is recorded in Plat Book QQ at page 143, and running thence along the northern side of Hartsville Street, S. 86-39 W. 100 feet to an iron pin which is 100 feet, more or less, from the northeastern corner of the interesection of Hartsville Street with Fairhaven Drive' thence N. 3-21 W. 160 feet to an iron pin; thence N. 86-39 E. 100 feet to an iron pin; thence S. 3-21 E. following the line of lot number 194 for the most of the distance, 160 feet to the beginning corner;

This conveyance is subject to any restrictions or easement of record, if any, and to any easements or rights-of-way that may be on the premises.

This is the same property conveyed unto the mortgagor by deed of Robert W. Thompson as recorded in the RMC Office for Greenville County in Mortgage Book 1172 at page 406 dated July 2, 1982.

which has the address of 103 Hartsville, Taylors, South Carolina 29687 ("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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