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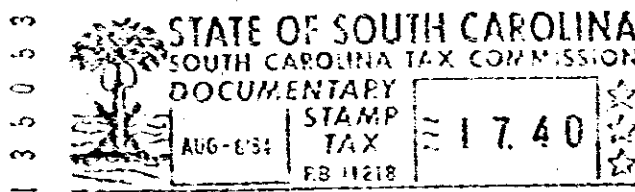
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 3 19 84. The mortgagor is Clifford Gilbert Herkless ("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 FIFTY-EIGHT THOUSAND AND NO/100 Dollars (U.S. \$ 58,000.00). 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 September 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 lot of land in Greenville County, State of South Carolina, on the northern side of Hillsborough Drive, near the City of Greenville, being shown as Lot 42 on a plat of Merrifield Park, recorded in Plat Book 000 at Page 177 and described as follows:

BEGINNING at an iron pin on the northern side of Hillsborough Drive at the corner of Lot 43 and running thence with the northern side Drive, N. 71-00 W. 110 feet to an iron pin at the corner of Lot 41; thence with the line of said lot, N. 19-00 E. 180 feet to an iron pin in the line of Lot 29; thence with the lines of Lots 28 and 29, S. 71-00 E. 110 feet to an iron pin at the corner of Lot 43; thence with the line of said lot, S. 19-00 W. 180 feet to the beginning corner.

This being the same property conveyed to the mortgagor by deed of Thomas J. Morrow, Jr. and Mary A. Morrow of even date to be recorded herewith.



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which has the address of 19 Hillsborough Drive Greenville South Carolina 29615 ("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.