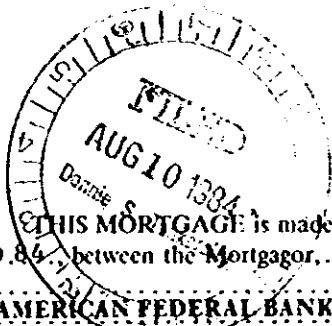


MORTGAGE

Documentary Stamps are figured on the amount financed \$ 16,487.17



THIS MORTGAGE is made this 13th day of July 1984 between the Mortgagor, Janet A. Ross (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 Thirty Two Thousand Seven Hundred Thirty Seven and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 13, 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, 1994

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 in Paris Mountain Township, Greenville County, State of South Carolina and being known and designated as Lot No. 22 of a subdivision of J. E. Williams property located in the Berea Community of Greenville County and according to a plat prepared by Pickell and Pickell, Engineers, dated August 3, 1954, and having the following metes and bounds, to-wit:

Beginning at an iron pin on the eastern side of White Horse Road at the joint front corner of lots # 21 and 22; thence running S. 84-31 E. 229.3 feet to an iron pin; thence running S. 5-29 W 85 feet to an iron pin; thence running N. 84-31 W. 280.5 feet to an iron pin on the eastern side of White Horse Road, thence running with White Horse Road N. 36-32 E. 99.3 feet to an iron pin, the point of beginning.

This is the same property conveyed by deed of Helen E. Milton unto Janet A. Ross and Bobby Gene Ross dated 6-25-71 recorded 6-28-71 in Volume 919 at Page 121 of the RMC Office for Greenville County, Greenville, S. C..

This is also the same property conveyed by Bobby Gene Ross his one-half undivided interest unto Janet A. Ross dated 12-5-83 in volume 1201 at Page 874 of the RMC Office for Greenville County, Greenville, S. C.

which has the address of 8302 White Horse Road, Greenville, S. C. 29611 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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