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MORTGAGE

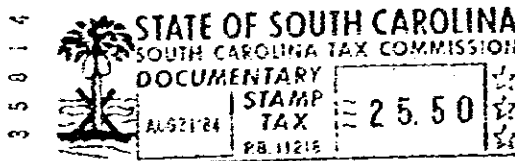
THIS MORTGAGE ("Security Instrument") is given on August 20, 1984. The mortgagor is David A. Herbert and Linda B. Herbert ("Borrower"). This Security Instrument is given to AMERICAN FEDERAL BANK, FSB, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268, GREENVILLE, SOUTH CAROLINA 29602 ("Lender"). Borrower owes Lender the principal sum of Eighty-Five Thousand and No/100 Dollars (U.S. \$ 85,000.00). 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:

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ALL that piece, parcel or lot of land situate, lying and being on the southeastern side of Fox Ridge Place, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 30 of a subdivision known as Fox Ridge at Pebble Creek, Phase II, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 8-I at Page 2, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Fox Ridge Place at the joint front corner of Lots 30 and 31, and running thence with the joint line of said lots S. 60-21 E. 123.23 feet to an iron pin; running thence S. 28-55 W. 60 feet to an iron pin at the joint rear corner of Lots 29 and 30; running thence with the joint line of said lots N. 60-21 W. 123.23 feet to an iron pin on the southeastern side of Fox Ridge Place; running thence with the southeastern side of said Place N. 28-55 E. 60 feet to an iron pin, point of beginning.

THIS is the identical property conveyed to the Mortgagors herein by deed of F. Towers Rice to be recorded simultaneously herewith.



which has the address of Lot 30 Fox Ridge Place 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 seized 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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