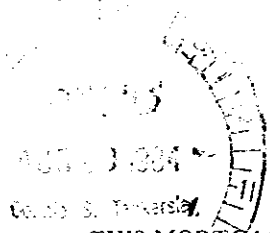


Documentary Stamps are figured on
the amount financed: \$ 4,411.05

MORTGAGE

VOL 1679 PAGE 472



THIS MORTGAGE is made this 7th day of August 1984, between the Mortgagor, Lisa S. Clayton (also known as Lisa T. Clayton) and Robert Scott Clayton (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 Four thousand forty one and 05/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 7, 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 5, 1988.

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 with all buildings and improvements thereon situate, lying and being on the northwestern side of Bailey Street (formerly known as Briggs Avenue) in Greenville County, South Carolina, being shown and designated as Lot No. 81 on a plat of Property of Verner Springs Water Co., dated August 21, 1907, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book A., page 125, and further being shown on a more recent plat of Property of Robert Scott Clayton, made by Freeland Associates, Surveyors, dated August 17, 1979, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7-A, and Page 92, reference to which is hereby craved for the metes and bounds thereof.

This is that same property conveyed by deed of Christine Heaton Speed (Now Christine Speed Ward) to Robert Scott Clayton, dated August 23, 1979, and recorded on August 24, 1979, in Deed Volume 1110 at page 80 at the RMC Office for Greenville County, South Carolina.

This is also that same property conveyed by deed of Robert Scott Clayton, an undivided 1/2 interest to Lisa T. Clayton, dated December 19, 1979, and recorded on December 20, 1979, in Deed Volume 1117 at page 678 at the RMC Office for Greenville County, South Carolina.

which has the address of 105 Bailey Street, Greenville South Carolina, 19609 (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 seized 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.

400 9 21 A 01

RECEIVED

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