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GREENVILLE, S.C.
SEP 25 2 50 PM '84
DONNIE B. WALKER
R.M.C.

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 22, 1984
19.84. The mortgagor is David R. Schumpert and Charles C. Martin, III
("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 ONE HUNDRED AND TWELVE THOUSAND AND
NO. ONE HUNDRETHS Dollars (U.S. \$ 112,000.00). 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 22, 1985. 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 _____ County, South Carolina:

All that certain piece, parcel or unit, situate, lying and being in the State
of South Carolina, County of Greenville, being known and designated as
Unit No. 3A1 and Unit No. 3A11 of Riverside Condominiums Office Park
horizontal Property Regime, as is more fully described in Declaration
(Master Deed) dated December 24, 1982 and recorded in the R.M.C. Office
for Greenville County, South Carolina in Deed Book 1179 at Page 529
through 608 inclusive on December 27, 1982 and rerecorded in Deed Volume
1181 at Page 948 inclusive on February 2, 1983 as amended by the First
Amendment to Declaration (Master Deed) dated February 28, 1983 and
recorded in the R.M.C. Office for Greenville County South Carolina in Deed
Book 1183 at Page 278 on February 28, 1983, and survey and plot plan
recorded in the R.M.C. Office Greenville County in Plat Book 9-J at Pages
20 and 21, and survey and plot plan recorded with the First Amendment to
Declaration (Master Deed) in Deed Book 1183 at page 278, and as further
amended by the Second Amendment to the Declaration (Master Deed) dated
October 21, 1983 along with a survey and plot plan, both recorded in the
R.M.C. Office for Greenville County, South Carolina in Deed Book 1201 at
Page 861.

THIS CONVEYANCE is made subject to all restrictions and easements as set
out in the Declaration (Master Deed) Exhibits and Appendices thereto,
recorded Plats or as may appear on the premises.

DERIVATION: This is a portion of the property conveyed to the westminister
Company by Deed of C. Douglas Wilson, Inc., recorded in the R.M.C.
Office for Greenville County, South Carolina in Deed Volume 1157 at page
653 on November 2, 1981.

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which has the address of Unit 3A1 and 3A11, RIVERSIDE CONDOMINIUMS
[Street] [City]
South Carolina _____ ("Property Address");
[Zip Code]

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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SEP 26 1984