

CREATED BY MORTGAGE

OCT 2 3 11 PM '84 S.C.

THIS MORTGAGE was made this 11th day of October 1984, between the Mortgagor, Gary M. Brown (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 Ninety thousand four hundred and no/100ths (\$90,400.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 1, 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 October 1, 1999.

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 improvements thereon, or hereafter constructed thereon, containing .40 acres, situate, lying and being at the southwestern corner of the intersection of North Main Street and West Stone Avenue in the City of Greenville, County of Greenville, State of South Carolina, being shown and designated on plat of Gary M. Brown, prepared by Freeland and Associates, dated September 24, 1984, recorded in Plat Book 10-X at Page 40, being described more particularly, according to said plat, to wit:

BEGINNING at a nail in the center of a brick wall on the western side of North Main Street at the joint front corner of the within described property and property now or formerly belonging to Thomas F. McAfee and running thence along the center line of said brick wall, N 84-06 W, 110.62 feet to a nail in the top of said brick wall; thence N 19-29 E, 164.27 feet to a nail and cap on the southern side of West Stone Avenue; thence along the southern side of said Avenue, S 83-56 E, 98.67 feet to a nail and cap at the intersection of said Avenue and North Main Street; thence with said intersection S. 47-26 E, 7.65 feet to an iron pin; thence continuing with said intersection S 17-18 E, 7.90 feet to an iron pin on the western side of North Main Street; thence along the western side of North Main Street, S 19-34 W, 151.86 feet to a nail in the top of a brick wall, the point of beginning.

DERIVATION: Deed of Exxon Corporation recorded on October , 1984 in Deed Book 223 at Page 145 in the Greenville County RMC Office.

Together with an easement along and across the western boundary line of the above-described property, of sufficient width to permit ingress and egress from said property, which easement is described more particularly in Deed recorded in Deed Book 1167 at Page 888.

which has the address of 641 N. Main Street, Greenville, SC (City) (Street) (State and Zip Code) (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 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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