JOSEPH J. WATSON **ATTORNEY** 201 E. NORTH ST., SUITE 2C GREENVILLE, SC 29601

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NAME OF THE OWNER OWNER OF THE OWNER OWNER

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MORTGAGE

7HIS MORTGAGE ("Security Instrument") is given on July 31
The mortgagor is Theodore 11 11 11 11 ("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 Thirty Nine Thousand, Three Hundred and No/100----- Dollars (U.S. \$. 39,300.00). This debt is evidenced by Borrower's note 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

ALL that certain piece, parcel or lot of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the easterly side of Bangor Street, in the Town of Mauldin, and being designated as Lot No. 59 on Sheet 2 of GLENDALE III, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R at Page 84, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Bangor Street, joint front corner of Lots 58 and 59 and running thence along the common line of said lots, N. 56-54 E. 179.2 feet to an iron pin in the rear line of Lot No. 52; thence along the rear line of Lots 52 and 51, S. 32-30 E. 124.6 feet to an iron pin, joint rear corner of Lots 49, 51 and 59; thence along the rear line of Lot 49 and a portion of Lot 48, S. 11-15 W. 68 feet to an iron pin, joint rear corner of Lots 59 and 60; thence along the common line of said lots, S. 89-46 W. 181.2 feet to an iron pin on the easterly side of Bangor Street; thence along said street, N. 16-52 W. 78 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Richard James Bouma and Michelle B. Bouma, to be recorded herewith.

STATE (OF SOUTH	,	AI ov	(0)	\	NO.
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which has the address of	105 Bangor S	Street,	Mauldin,	South	Carolina	29662
Willett has the address of	[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 seised 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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Form 3041 12/83

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT