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HONORABLE CLERK J. W. SLESLEY

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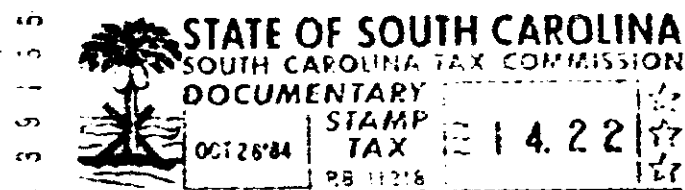
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 26
 1984. The mortgagor is JAMES E. LURKINS AND KATHLEEN R. LURKINS
 ("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 Forty-Seven Thousand Four Hundred and No/100
Dollars (U.S. \$ 47,400.00). 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 May 1, 2009. 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:

ALL that certain piece, parcel or lot of land, with all improvements thereon,
 situate, lying and being in the State of South Carolina, County of Greenville, being
 shown and designated as Lot No. 69, on Plat of Gray Fox Run Subdivision, which plat
 was prepared by C. O. Riddle, RLS, on November 6, 1975, and recorded in the RMC Of-
 fice for Greenville County in Plat Book 5-P, at Page 9, and revised March 4, 1976,
 said revised plat being recorded in the RMC Office for Greenville County, in Plat
 Book 5-P, at Page 16, and having such metes and bounds as shown on said revised
 plat.

Derivation: Kurt D. Kobelt and Lynne S. Kobelt, Deed Book 1224, at Page 944,
 recorded August 26, 1984.



which has the address of 106 Crowdale Drive, Gray Fox Run, Taylors
 [Street] [City]
 South Carolina 29687 ("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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