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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 15, 1984. The mortgagor is Billie R. Skeen, also known as Billie Ruth P. Skeen ("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 Seven thousand eight hundred twelve and 15/100 Dollars (U.S. \$ 7,812.15). 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 November 11, 1990. 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 Laurens and Greenville County, South Carolina:

and Laurens
ALL that certain lot of land in the County of Greenville, State of South Carolina, in the Town of Fountain Inn, shown as Lots 8 and 9 on a plat of Woodfield Heights, by Harrison and Phillips, recorded in Plat Book FF, at Page 52, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Gulliver Street, joint front corner of Lots 7 and 8, and running thence along Gulliver Street, N. 68-30 E. 100 feet to an iron pin; thence N. 20 W. 234.5 feet to an iron pin; thence S. 49 W. 127.2 feet to an iron pin; thence in a southeasterly direction 115 feet to the point of beginning.

This is the same property conveyed by deed of Paul E. Jones and Morea S. Jones, dated 11-23-65, recorded 11-30-65 in Deed Volume 787, at Page 104 in the R.M.C. Office for Greenville County, South Carolina.

This is the same property conveyed by deed of Paul E. Jones and Morea S. Jones, dated 11-23-65, recorded 10-22-84, in Deed Volume 234, at Page 97, in the Office of the Clerk of Court of Laurens County, South Carolina.

which has the address of 705 Gulliver Street, Fountain Inn, South Carolina 29644 ("Property Address");
[Street] [City] [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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