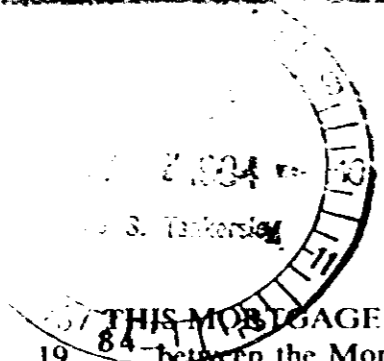


Documentary Stamps are figured on
the amount financed: \$ _____.

MORTGAGE

VOL 1688 PAGE 836



THIS MORTGAGE is made this 23rd day of October 1984 between the Mortgagor, Debbie M. Ciarla (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 Thirty thousand, Thirteen and 03/100 (\$30,013.03) dollars, which indebtedness is evidenced by Borrower's note dated 10/23/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 10/1/94

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 tract of land in the County of Greenville, State of South Carolina, shown on plat made by J. Don Lee, R.L.S. September 18, 1970 containing 3.86 acres on the southwest side of county road, and having according to said plat the following metes and bounds, courses and distances, to-wit:

BEGINNING at a point in the center of a county road 1/4 mile southeast from South Carolina Highway No. 20, corner of property now or formerly owned by Barnett F. Cleveland; thence with the center of said road, S. 64-50 E. 340 feet to a point; thence turning with a new line through property now or formerly owned by Barnett F. Cleveland S. 25-10 W. 494.7 feet to an iron in line of M.W. Fore property; thence with the line of said property N. 64-50 W. 340 feet to an iron pin; thence with a new line through property now or formerly owned by Barnett F. Cleveland N. 25-10 E. 494.7 feet over an iron pin to the point of beginning.

THIS is the same property conveyed to the grantors by Fred M. Ingram and Mazell J. Ingram by deed dated October 30, 1978 and recorded October 30, 1978 in deed volume 1090 at page 906 in the Office of the R.M.C. for Greenville County, S.C. and is conveyed subject to any restrictions, reservations, zoning ordinances, easements and/or rights of way that may appear of record, on the recorded plat or on the premises.

This is that same property conveyed by deed of Fred M. Ingram to Debbie M. Ciarla and Peter P. Ciarla, dated Oct. 30, 1978, recorded Oct. 30, 1978 in volume 1090 at page 906 of the RMC Office for Greenville County, SC.

This is also that same property conveyed by deed of P. Peter Ciarla (his 1/2 undivided interest) to Debbie M. Ciarla dated December 28, 1982 and recorded December 29, 1982 in Deed Volume 1179 at Page 812 in the RMC Office for Greenville County, South Carolina.

which has the address of Rt. 6, Box 361, Piedmont, S.C. 29673 (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.

SOUTH CAROLINA 1 to 4 Form, 6 75 ENMA FHLMC UNIFORM INSTRUMENT

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