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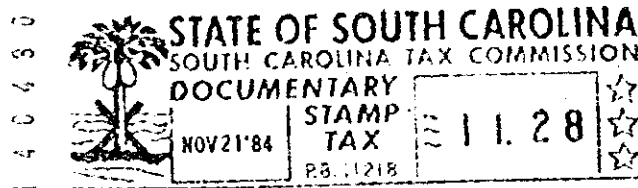
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 16,
 1984. The mortgagor is Stephen L. & Pamela P. Hammond
 ("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 seven thousand six hundred dollars
(37,600) Dollars (U.S. \$ 37,600.00). 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 December 1, 2014. 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 piece, parcel or lot of land, lying, being and situate on the
 West side of Gail Avenue about three miles Northwest of the City of Greer
 in O'Neal Township, Greenville County, State of South Carolina, and being
 known and designated as Lot No. 53 of Valley Haven acres, Section 4, as
 shown on a plat prepared for W. Dennis Smith, by John A. Simmons, Reg.
 Surveyor, and dated July 15, 1960 said plat has been recorded in the RMC
 Office for Greenville County in Plat Book MM at Page 167. Reference is
 hereby made to said plat for a more complete description.

This conveyance is subject to all restrictions, zoning ordinances, setback
 lines, roadways, easements, and rights-of-way, of record, if any, affecting
 the above described property.

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 This is the same property conveyed unto the mortgagor by deed of Stephen
 A. Gahagan and Dianne P. Gahagan dated December 21, 1981 and recorded
 in deed book 1159 at page 763.



GCTO -----1 NO21 84 019 4.0000

which has the address of Lot 53 Gail Avenue Greer
[Street] [City]
 South Carolina 29651 ("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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