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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 20 1984. The mortgagor is Tommy Lee Bridges ("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 three thousand one hundred seventy-seven and 52/100 Dollars (U.S. \$ 33,177.52). 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, 1994. 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 situate, lying and being in Paris Mountain Township, Greenville County, South Carolina, as shown on a plat of property of T. T. Farr Estate, as a proposed lot containing .35 acres, more or less on the northern side of a proposed road, which plat was prepared by Jones & Sutherland, Engineers, dated March 6, 1959 and having according to said plat. the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of a proposed road, the joint front corner of said property and property heretofore conveyed to Alice F. Hunt, and running thence N. 73-17 E. 100 feet along said road to a point; thence N. 3-20 W. 155 feet to a point; thence S. 73-17 W. 100 feet to a point at the joint rear corner of said property and the property now or formerly of Alice F. Hunt; thence along the common boundary of said Hunt property, S. 3-20 E. 155 feet to the point beginning.

This is the same property conveyed by deed of Fairy Farr by her Attorney-In-Fact Tommy Lee Bridges to Tommy Lee Bridges dated September 26, 1980 and recorded September 29, 1980 in Deed Volume 1134 at Page 386 in the RMC Office for Greenville County, South Carolina.

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which has the address of Tucson Drive Greenville South Carolina ("Property Address");

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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