

Mortgagee's Mailing Address:
P. O. Box 1268
Greenville, S. C.

1694 995

FILED
GREENVILLE CO. S.C.

DEC 18 3 53 PM '84

DONNIE S. HARRISLEY
R.H.C.

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 17, 1984. The mortgagor is Charles Hammond and Helen R. 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 Eight Thousand, Six Hundred Fifty One and 52/100-- Dollars (U.S. \$ 8,651.52). 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 20, 1991. 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 situate, lying and being on the southeastern side of Sir Abbot Street in the County of Greenville, State of South Carolina, known and designated as Lot No. 109, Sherwood Forest Subdivision, according to plat thereof recorded in the RMC Office for Greenville County in Plat Book 66, pages 2 and 3 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Sir Abbot Street, joint front corner of Lots Nos. 108 and 109 and running thence with the common line of said lots S. 27-14 E. 155 feet to an iron pin, joint rear corner of said lots; thence across the rear line of Lot No. 109 S. 62-46 W. 75 feet to an iron pin; thence with the common line of Lots Nos. 109 and 110 N. 27-14 W. 155 feet to an iron pin on the southeastern side of Sir Abbot Street; thence with said street N. 62-46 E. 75 feet to an iron pin, the point of BEGINNING: being the same property conveyed to the mortgagors herein by deed of Peggy C. Barnett dated August 15, 1972 and recorded September 11, 1972 in the RMC Office for Greenville County in Deed Book 954 at Page 590.

This is a second mortgage and is junior in lien to that mortgage executed by the mortgagors to Home Savings and Loan Association (now American Federal Bank, F.S.B.) dated June 26, 1978 and recorded June 29, 1978 in the RMC Office for Greenville County in Mortgage Book 1436 at Page 726 in the original principal sum of \$15,800.00.

which has the address of 27 Sir Abbot Street, Greenville, South Carolina 29607 ("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 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.