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GREENVILLE CO. S.C.
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DONNIE S. HANKERSLEY
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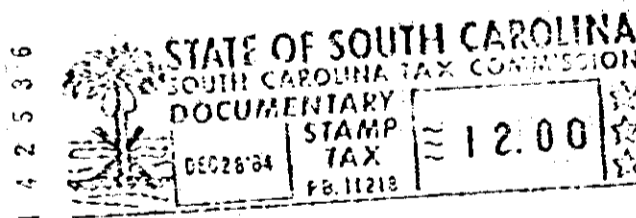
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 28, 1984. The mortgagor is William J. Brett and Margery A. Brett ("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 Forty Thousand and No/100ths Dollars (U.S. \$40,000.00). 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 January 1, 2008. 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 the State of South Carolina, County of Greenville, being shown as Lot No. 127 on a plat of Holly Tree Plantation, Phase II, Section III-B, prepared by Piedmont Engineers on April 20, 1978, and recorded in the RMC Office for Greenville County in Plat Book 6-H, at Page 41 and having, according to said plat, such metes and bounds as are more fully shown thereon.

This is the same property conveyed to William J. Brett and Margery A. Brett by deed of Lawrence Platter and Adele A. Platter dated November 1, 1984 and recorded herewith in the RMC Office for Greenville County, South Carolina.



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which has the address of 205 Holly Park Drive, Simpsonville, South Carolina 29681 ("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.