TO LOCK ACK & GASTON

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MORTGAGE

THIS MORTGAGES and this day of 19.82, between the Mortgagor, A. WAYNE WILLIS (herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION 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").

ALL that piece, parcel or lot of land situate, lying and being in Greenville County, State of South Carolina, being known and designated as Lot No. 50, Clearview Acres, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book MM, at Page 168, and having, according to a more recent survey prepared by Freeland and Associates, dated April 28, 1982, entitled "property of A. Wayne Willis", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Clearview Circle at the joint front corner of Lots Nos. 49 and 50 and running thence with the joint line of said lots, N. 3-15 E. 175 feet to an iron pin; thence S. 86-45 E. 100 feet to an iron pin; thence S. 3-15 W. 175 feet to an iron pin on the northerly side of Clearview Circle; running thence with the said side of Clearview Circle N. 86-45 W. 100 feet to an iron pin; the point of BEGINNING.

THIS is the same property conveyed to the Mortgagor herein by deed of John Jay Reed and Maureen A. Reed, dated April 29, 1982, and recorded simultaneously herewith.

MY 1992 TAX COMMENTARY

which has the address of ... 116. Clearview .Circle, Travelers .Rest.......

South . Carolina . . 2969. (herein "Property Address"); [State and Zip Code]

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 disted in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

LP152 2-R2

4328 RV-2