

MORTGAGE

THIS MORTGAGE is made this 19th day of July 19. 83, between the Mortgagor, STEVEN E. HAMONTREE AND LYNNE V. HAMONTREE (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK F.S.B., 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").

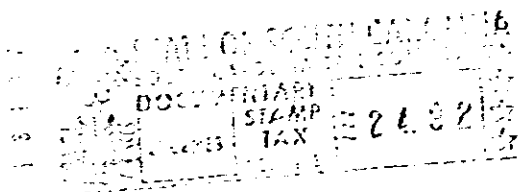
WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY TWO THOUSAND TWO HUNDRED TWENTY FIVE AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 19, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2013.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of 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 known and designated as Lot 69 on a plat of DEVENGER PLACE, Section 6, recorded in the RMC Office for Greenville County in Plat Book 5P at Page 2, and having, according to a more recent survey prepared by Freeland and Associates, dated July 12, 1983, entitled "Property of Steven E. Hamontree and Lynne V. Hamontree", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Hudson Farm Road, joint front corner of Lots Nos. 68 and 69 and running thence along the joint line of said lots, S. 56-59 E. 140 feet to an iron pin, rear corner of said lots; running thence with the rear line of Lot No. 69, N. 33-01 E. 90 feet to an iron pin in the rear corner of Lot No. 69; thence turning and running N. 56-59 W. 140 feet to an iron pin in the southeastern side of Hudson Farm Road; thence turning and running with said road, S. 33-01 W. 90 feet to an iron pin, the point of BEGINNING.

THIS is the same property conveyed to the Mortgagor herein by deed of Jean-Marc Cogniard and Mireille Cogniard, dated June 23, 1983 and recorded simultaneously herewith.



which has the address of 302 Hudson Farm Greer South Carolina 29651 (herein "Property Address");

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