## SCHOOL SECOMORTGAGE

THIS MORTGAGE is made this fill 16th day of February

19.84, between the Mortgagor, Jane A. Horn

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL BANK, FSB

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 Thousand Six Hundred Fifty and no/100 (\$60,650.00) Dollars, which indebtedness is evidenced by Borrower's note dated February 16, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2014

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, at the intersection of Holland Road and Pecan Drive, designated as Lot #19 of Gilder Creek Estates Subdivision, and being shown on a plat entitled "Gilder Creek Estates, Phase 1, Lot 19, Property of Jane A. Horn", dated January 31, 1984, drawn by Freeland & Associates, Engineers and Land Surveyors, said plat being recorded in the RMC Office for Greenville County, S.C., in Plat Book 10-11, at page 71, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Holland Road, at the joint front corner of Lots Nos. 19 and 20, and running S.57-24W., 139.89 feet to an iron pin; thence turning and running N.33-20W., 95.0 feet to and iron pin on the southerly side of Pecan Drive, at the joint corner of Lots Nos. 18 and 19; thence turning and running with Pecan Drive, N.57-24E., 115.20 feet to an iron pin; thence turning and running S.77-58E., 35.13 feet to an iron pin on the westerly side of Holland Road; thence turning and running with Holland Road, S.33-20E., 70.31 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagor herein by deed to be recorded herewith.

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which has the address of ... 509 Holland Road, Simpsonville, South Carolina 29681

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

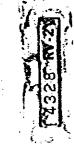
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