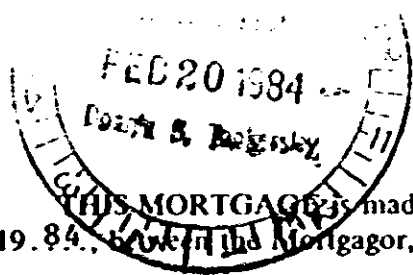


MORTGAGE



THIS MORTGAGE was made this... third... day of... February... 19.84... Catherine S. Miros... (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB... 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 Thirty Thousand Four Hundred Eighty Three and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated February 3, 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 15, 1994

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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 38 as shown on a plat entitled "Springforest Subdivision Section Two" of record in the Office of the RMC for Greenville County in Plat Book VVV, Page 103, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at a point on the Northern side of Setfair Lane at the joint front corner of Lots 38 and 39, running thence with the common line of said lots, N. 44-45 W. 148.6 feet to an iron pin; running thence N. 38 E. 142 feet to an iron pin; running thence S. 31-42 E. 186.2 feet to an iron pin on the Northern side of Setfair Lane; running thence with Setfair Lane, S. 53-53 W. 100 feet to the point of beginning.

This is that same property conveyed by deed of M. G. Proffitt, Inc. to Catherine S. Miros dated November 9, 1971 and recorded November 12, 1971 in Deed Volume 929 at Page 540 in the RMC Office for Greenville County, SC.

which has the address of 7 Setfair Lane Greenville, SC 29615 (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 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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