

MORTGAGE

THIS MORTGAGE is made this 23 day of May, 19 84, between the Mortgagor, E. Max Cromer and Susan S. Cromer (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 One Hundred, Ten Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 23, 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 May 23, 1989

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 with all improvements thereon situate, lying and being in the State and County aforesaid and being shown and designated on a Survey entitled Property of E. Max & Susan S. Cromer made by Tri-State Surveyors dated March 27, 1984 to be recorded herewith in Greenville County RMC Office in Plat Book 100, Page 5. Said Plat is specifically referred to for a more complete property description.

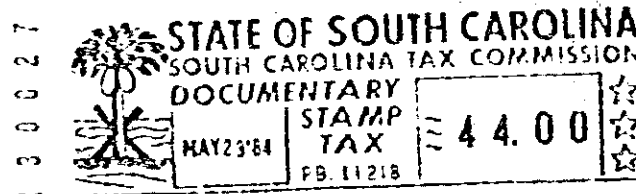
DERIVATION: See Deed of Mrs. Daisy C. Flynn, et al recorded in the Greenville County Deed Book 324, Page 255.

ALSO:

All those pieces, parcels or lots of land with buildings and improvements thereon, situate, lying and being in Greenville County, South Carolina and being shown as Lots Nos. 6 and 7, Block D, on a plat of Mayfair Estates, recorded in the RMC Office for Greenville County in Plat Book S, Page 72, said lots fronting a total of 80 feet on the westerly side of Mayfair Drive, reference to said plat being craved for a more particular description and being identically the same property conveyed to grantor by deed recorded in Deed Book 587, Page 219.

This conveyance is subject to all restrictions, setback lines, roadways, easements and rights-of-way, if any, appearing of record, on the premises, or on the recorded plat, which affect the property hereinabove described.

DERIVATION: See Deed of Ross L. Green dated August 31, 1970 and recorded in the Greenville County RMC Office in Deed Book 897, Page 327.



which has the address of 6 Mayfair St., Taylors and Corner of Wade Hampton Blvd. & Hammett St., Taylors, S.C. 29687 (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.

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