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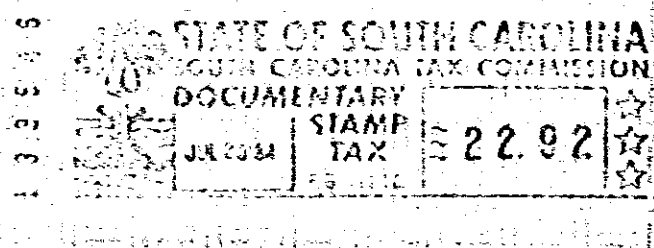
**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on July 19  
 1984. The mortgagor is John T. Evans, Jr. and Lori H. Evans  
 ("Borrower"). This Security Instrument is given to  
AMERICAN FEDERAL BANK, FSB, which is organized and existing  
 under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268,  
GREENVILLE, SOUTH CAROLINA 29602 ("Lender").  
 Borrower owes Lender the principal sum of Seventy-Six Thousand Four Hundred and No/100  
Dollars (U.S. \$ 76,400.00). This debt is evidenced by Borrower's note  
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not  
 paid earlier, due and payable on August 1, 2014. This Security Instrument  
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this  
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and  
 assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County  
 of Greenville, State of South Carolina, being shown and designated as Lot  
 #14, Muirwood Court, as shown on a plat of edition to Section 4, Knollwood  
 Heights, plat of which is recorded in the RMC Office for Greenville County,  
 South Carolina in Plat Book 6 H at Page 14, and having the following metes  
 and bounds, to-wit:

BEGINNING at an iron pin, the joint front corner of Lots #13 and 14 and running  
 thence along the southernly side of Muirwood Court N. 71-42 E. 125.0 feet  
 to an iron pin; thence running S. 17-56 E. 225.8 feet to an iron pin; thence  
 running S. 73-21 W. 124.6 feet to an iron pin; thence running N. 18-03 W.  
 222.3 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Chandler  
 Rental Properties, Inc., recorded in the RMC Office for Greenville County  
 on December 6, 1983 in Deed Book 1202 at Page 06.



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which has the address of Lot 14, Muirwood Court Mauldin  
(Street) (City)  
South Carolina 29662 ("Property Address");  
(Zip Code)

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All  
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this  
 Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.  
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any  
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with  
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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