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DONNIE W. TALLEY
R.I.C.

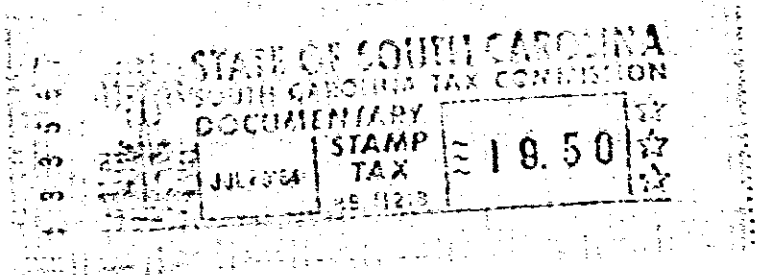
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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 19
 1985. The mortgagor is Rosemarie L. Valdes
 ("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 Sixty-Five Thousand and No/100
65,000.00 Dollars (U.S. \$65,000.00). 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 certain piece, parcel or lot of land, with all improvements thereon,
 situate, lying and being in the State of South Carolina, County of Greenville,
 being known and designated as Lot 1, as shown on a Plat of OAK HOLLOW Subdivision
 Section I, prepared by Dalton & Neves Co., Engineers, dated October, 1980,
 and recorded in the RMC Office for Greenville County in Plat Book 7-X at
 Page 50, reference to said plat is hereby made for a more particular
 description.

This is the property conveyed to the Mortgagor by the Mortgagee of even date
 herewith and to be recorded herewith.



which has the address of 1 Cardinal Drive, Greenville
(Street) (City)
 South Carolina 29609 ("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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