

THIS MORTGAGE is made this 1st day of November 1984, between the Mortgagor, Arthur B. Dickerson, Jr. (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-three thousand, nine hundred, twenty-five and 98/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 1, 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 November 1, 1994.

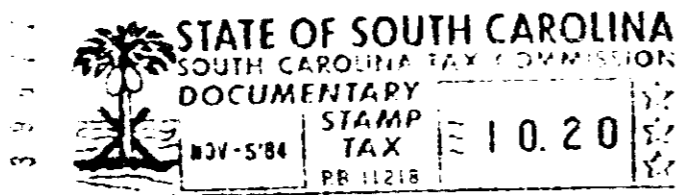
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Greenville, and in Oaklawn Township, containing 6.0 acres, more or less as is more fully described on a plat entitled "Property of E. B. Dickerson, Jr." which is of record in the RMC Office for Greenville County, South Carolina in Plat Book 4-E at Page 1473.

This property is a composite of portions of properties acquired by A. B. Dickerson by virtue of the following deeds:

- 1. That certain piece, parcel or lot of land conveyed unto A. B. Dickerson by deed of T. M. Fennell dated September 1, 1942 and of record in the RMC Office for Greenville County, South Carolina in Deed Book 247 at Page 293.
2. That certain piece, parcel or lot of land conveyed unto A. B. Dickerson by deed of T. M. Fennell dated December 28, 1944 and of Record in the RMC Office for Greenville County, South Carolina in Deed Book 272 at Page 109.
3. That certain piece, parcel or lot of land conveyed unto A. B. Dickerson by deed of W. G. Jordan dated June 11, 1946 and of record in the RMC Office for Greenville County, South Carolina in Deed Book 294 at Page 306.
4. That certain piece, parcel or lot of land conveyed unto A. B. Dickerson by deed of T. M. Fennell dated July 3, 1945 and of record in the RMC Office for Greenville County, South Carolina in Deed Book 209 at Page 277.

The said A. B. Dickerson did thereafter die on or about July 14, 1962, leaving the above property to A. B. Dickerson, Jr. solely as is of record in the Office of the Probate Court for Greenville County, South Carolina, Apartment No. 799 File No. 21.



which has the address of Pelzer (City) SC (State and Zip Code) (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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