

MORTGAGE

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THIS MORTGAGE is made this 18th day of March 1984, between the Mortgagor, CLIFTON E. SINGLETON AND MILDRED L. SINGLETON (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 FIVE THOUSAND FIVE HUNDRED FIFTY-FOUR AND 56/100 (\$5,554.56) Dollars, which indebtedness is evidenced by Borrower's note dated February 24, 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 March 1, 1988

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 the improvements thereon, situated, lying and being in the Piedmont Manufacturing Company Village in or near the Town of Piedmont, Greenville County, South Carolina, and being more particularly described as Lot No. 163, Section 4, as shown on a plat entitled "Property of Piedmont Mfg. Co., Greenville County," made by Dalton & Neves, February, 1950; Section 3 and 4 of said plat are recorded in the R.M.C. Office of Greenville County in Plat Book Y at pages 2-5, inclusive, and pages 6-9, inclusive, respectively. According to said plat, the within described lot is also known as No. 11 East Main Street (Avenue) and fronts thereon 86 feet.

This is the same property conveyed to mortgagors herein by deed of Jamuel Tarrant, Edward Tarrant and Viola Tarrant dated March 15, 1984, to be recorded herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
MARCH 24 1984
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Clifton E. Singleton, Atty
0616.04-01-012.00

which has the address of 11 East Main Street, Piedmont, SC 29673 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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