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MORTGAGE

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(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, 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").

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 situate, lying and being in Greenville County, South Carolina, and bieng shown as Lot 22 on a plat of Map 2, Halloran Heights, recorded in the R.M.C. Office for Greenville County in Plat Book HH, Page 97, containing 1.35 acres and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Partridge Drive at the joint front corner of lots 22 and 23 and running thence with the common line of said lots, N. 7-11 W. 319.5 feet to a point at branch; thence with the center branch as the line (the traverse of which is S. 73-03 W.) 198.4 feet to an iron pin; thence S. 8-18 E. 290.6 feet to an iron pin on the northern side of Partridge Drive; thence with said Drive, N. 81-22 E., 189.1 feet to the point of beginning.

The above property is the same property conveyed to Charles F. Kelley and Joan T. Kelley by deed of Joseph H. Keith, III and Nancy C. Keith recorded August 16, 1976 in Deed Book 1041 at Page 255.

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which has the address of ... Route 12. Partridge Drive ... Greenville (City)

South. Garolina.....(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.

SOUTH CAROLINA-1 to 4 Family - 6-75. FINAL FILLING UNIFORM INSTRUMENT

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