

MORTGAGE Documentary Stamps are figured on the amount financed: \$ 10,815.

THIS MORTGAGE is made this 10th day of March 1984, between the Mortgagor, Maurice A. and Brenda J. Ward (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 ten thousand eight hundred fifteen and 36/100 Dollars, which indebtedness is evidenced by Borrower's note dated 3/10/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 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 piece, parcel or lot of land in Cleveland Township, Greenville County, State of South Carolina, known as a part of the land conveyed to P. D. Jarrard by deed of Thomas T. Goldsmith, and being the same conveyed by P. D. Jarrard to Katie Mae Howard on Sept. 4th, 1944, recorded in Book #268, page 73. See also Book #302, page #75, also Book #541, page #92. Having the following metes and bounds, to-wit:

BEGINNING ON an iron pin on Old Sawmill Road and running thence S. 46 E. 85 links to the center of Hart Cut Road; thence Hart Cut Road N. 51 E. 1.70 chs. to a iron pin; thence N. 71 W. 3.46 Chs. to a iron pin on Old Sawmill Road; thence S. 10-50- W. 2.80 Chs. to the beginning corner. The same being Lot #1 of a survey mady by W. A. Hester, L. S. on May 6th, 1944.

This is that same property conveyed by deed of Lois H. Laws to Brenda L. Ward, dated 11/22/66, recorded 11/30/67, in Deed Volume 831, at Page 524, in the R.M.C. Office for Greenville County, South Carolina.

which has the address of Rt. 1, Box 97, Hartcut Road, Marietta (Street) (City) SC 29661 (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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