MORTGAGE

THIS MORTGAGE is made this. 12th day of July

19.840 between the Mortgagor, Michael Steven Buchanan and Teresa Hall Buchanan

(herein "Borrower"), and the Mortgagee,

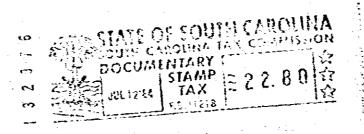
AMERICAN FEDERAL BANK, FSB

under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON

STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

All that piece, parcel or lot of land situate, lying and being on the northeastern side of Cobblestone Road and being known and designated as Lot \$188 as shown on plat entitled, "Brookfield West, Section No. IV", made by Dalton and Neves Company dated April, 1984 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 10-M, page 3, reference to which is hereby made for the metes and bounds thereof.

The above described property is the same property conveyed to the Mortgagors, by deed of Woodfield Land Company to be recorded herewith.



which has the address of ... Lot 188, Cobblestone Road, ... Greenville

[Street] (City)

South Carolina ... (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 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 FNMA/FHLMC UNIFORM INSTRUMENT

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