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GREENVILLE CO. S.C.
DEC 21 4 11 PM '84
DONNIE S. TANKERSLEY
R.M.C.

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29171 ORN of
Randal H. Holcombe, dux

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 21
1984. The mortgagor is RANDAL H. HOLCOMBE AND NANCY C. HOLCOMBE
("Borrower"). This Security Instrument is given to
AMERICAN FEDERAL BANK, FSB, which is organized and existing
under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268,
GREENVILLE, SOUTH CAROLINA 29602 ("Lender").
Borrower owes Lender the principal sum of ONE HUNDRED FOURTEEN THOUSAND AND NO/100
00 Dollars (U.S. \$ 114,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on January 1, 2015. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land with the buildings and
improvements thereon, lying and being on the northwesterly side of
Woody Creek Road near the City of Greenville, South Carolina, being known
and designated as Lot No. 505 on plat entitled "Map 1, Section 2, Sugar
Creek" as recorded in the R.M.C. Office for Greenville County, South
Carolina, in Plat Book 7-C at page 68, and also being shown on a plat
of the property of Randal H. Holcombe and Nancy C. Holcombe prepared
by Freeland & Associates, dated December 17, 1984, recorded in Plat
Book 11D at page 71 in the R.M.C. Office for Greenville County, and
having, according to said latter plat, the following metes and bounds, to-
wit:

BEGINNING at an iron pin on the northwesterly side of Woody Creek Road at
the joint front corner of Lot 505 and Lot 506, and running thence with
Lot 506, N. 57-26 W. 207.95 feet to an iron pin at the joint rear corner
of Lot 505 and Lot 506; thence N. 46-29-19 E. 116.8 feet to an iron pin
at the joint rear corner of Lot 504 and Lot 505; thence with Lot 504,
S. 57-26 E. 180 feet to an iron pin on the northwesterly side of Woody
Creek Road; thence with said road S. 32-24 W. 112.76 feet to the point
of beginning.

This is the same property conveyed to the mortgagors herein by deed of
L. Winfield Lowrey and Nancy E. Lowrey dated December 21, 1984, to be
recorded herewith.

which has the address of 109 Woody Creek Road, Sugar Creek, Greer, South Carolina
[Street] [City]
South Carolina 29651 ("Property Address");
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.