

FILED
SOUTH CAROLINA
R.M.C.
SOUTH CAROLINA

MORTGAGE

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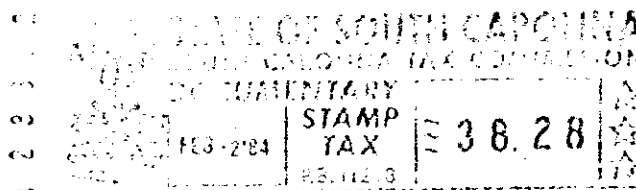
THIS MORTGAGE is made this 2nd day of February 1984, between the Mortgagor, Roberta A. Smoot, d/b/a The Hairbenders (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-five Thousand, Six Hundred, Ninety and Forty Cents Dollars, which indebtedness is evidenced by Borrower's note dated February 2, 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 February 20, 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 certain piece, parcel or strip of land in the State of South Carolina, County of Greenville, 15.24 feet in width situate lying and being on the easterly side of S. C. Highway 291 and being a portion of Lots 4 and 5 as shown on a plat of the property of J. H. Sitton dated April 13, 1955 and recorded in the RMC Office for Greenville County in Plat Book II at Page 127, reference being craved to said plat for a more particular metes and bounds description.

This is the same property conveyed to the Grantor herein by the Deed of Kenneth F. Bogan and Juanita L. Bogan, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1205 at Page 622, recorded February 2, 1984.



which has the address of 1376 North Pleasantburg Drive, Greenville, South Carolina 29607. (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 seized 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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