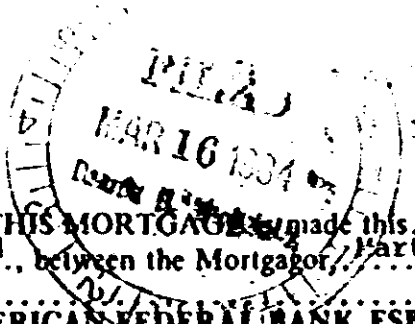


MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 11,719.41



THIS MORTGAGE was made this thirteenth day of February 1984, between the Mortgagor, Martin D. Lawless & Cynthia B. Lawless, (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 Seventeen thousand, six hundred sixty dollars and sixteen cents Dollars, which indebtedness is evidenced by Borrower's note dated February 13, 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 15, 1990

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 lot of land with all improvements thereon situate on northwest side of Harris Street near City of Greenville in section known as Nicholtown in Greenville County, South Carolina, being shown as Lot No.4 on plat of property of Richland Land Co. recorded in RMC Office for Greenville County in Plat Book A, page 315. This being the same property conveyed to the Grantor by Sumlar Hall, Deed Book 408, page 101, April 21, 1950.

ALSO: ALL that lot of land with all improvements thereon in Greenville Township, Greenville County, State of South Carolina, known and designated as Lot No. 6 as shown on plat of subdivision of property of Richland Land Company recorded in RMC Office for Greenville County in Plat Book A, page 315, said lot having a frontage on Harris Street of 50 feet and running back between parallel lines 110 feet. Being the same property conveyed to the Grantor herein by deed of Leegett Mack dates August 14, 1950, recorded in RMC Office for Greenville County in Deed Book 416, page 415.

ALSO: ALL those two certain lots of land with all improvements thereon just outside the City of Greenville, County of Greenville, State of South Carolina, in Nickletown, being known as Lots 9 and 10, in Block A, as shown in plat of Jefferson Heights, recorded in Plat Book C. pages 34 and 35, RMC Office for Greenville County. This being the same property conveyed to the Grantor herein by deed of D. B. Leatherwood on August 22, 1949, in Deed Book 389, page 393.

The within conveyances are sold subject to any and all existing and recorded easements, rights of way and restrictions affecting said property.

This is that same property conveyed by deed of W.C. Ledbetter to Martin D. Lawless Jr. & Cynthia B. Lawless, dated November 1, 1977, recorded November 8, 1977, in volume 1068, at Page 153, in the RMC Office for Greenville County.

which has the address of 2 Harris Street, 4 Harris Street, and 109 Rebecca Street Greenville, S.C. 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 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.

