



MORTGAGE Documentary Stamps are figured on the amount financed: \$ 14,438.72

THIS MORTGAGE is made this 14th day of May 1984, between the Mortgagor, Carroll D. Cromer (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 Twenty One Thousand Nine Hundred Thirty Five dollars and 52/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 14, 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 May 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 my right, title and interest, being a one-half undivided interest in and to the following described property:

All that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot 2, Section II, on the eastern side of Berryhill Road, as shown on plat entitled "LAKE FOREST", recorded in Plat Book EE at Page 71 in the R/C Office for Greenville County, reference to said plat being craved for a more complete metes and bounds description.

This is that same property conveyed by deed of Thomas S. Cromer, Jr. (his 1/2 interest) to Carroll D. Cromer dated April 25, 1978 and recorded April 27, 1978 in deed Volume 1077 at Page 964 in R/C Office for Greenville County, South Carolina.

which has the address of 3 Berryhill Road Greenville, SC 29615 (herein "Property Address");
(Street) (City) (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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