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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 27, 1984
 19..... The mortgagor is Daniel D. McVicker and Nancy P. McVicker -----
 ----- ("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 Seventy-two thousand six hundred and no/100ths
 ----- Dollars (U.S. \$ 72,600.00 -----). 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 August 1, 2014 ----- 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 all improvements thereon or hereafter constructed thereon, situate, lying and being in the City of Simpsonville, County of Greenville, State of South Carolina, being known and designated as Lot 141 as shown on plat of POWDERHORN, Section III, prepared by C.O. Riddle, RLS, dated February 19, 1979 and recorded in Plat Book 7C at Page 4 and being described more particularly according to a more recent plat of Daniel D. McVicker and Nancy P. McVicker prepared by Freeland and Associates dated July 25, 1984 and recorded in Plat Book 1C-V at Page 57; as having the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Fredericksburg Drive said pin being approximately 147 feet from the intersection of Fredericksburg Drive and Powderhorn Road and running thence with the common line of Lots 141 and 142 N 13-01 E, 140.5 feet to an iron pin at the joint rear corner of Lots 141 and 142; thence S 79-47 E, 82.7 feet to an iron pin at the joint rear corner of Lots 140 and 141; thence S 14-03 W, 144.9 feet to an iron pin on Fredericksburg Drive; thence N 76-53 W, 80.0 feet to the point of BEGINNING.

DERIVATION: Deed of American Service Corporation recorded July 31, 1984 in Deed Book 1218 at Page 270 in the Greenville County RMC Office.

which has the address of 105 Fredericksburg Drive, ----- Simpsonville,

 South Carolina 29681 ----- ("Property Address");

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.

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