———— [Space Above This Line For Recording Data] ————

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on ..... July 19 ....,
19..85... The mortgagor is ....Rosemarie L. Valdes..
.... ("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 ......Sixty-Five Thousand and No/100 -----------------
.......----------------------------- Dollars (U.S. $..65,000.00....). 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 .....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,
situate, lying and being in the State of South Carolina, County of Greenville,
being known and designated as Lot 1, as shown on a Plat of OAK HOLLOW Subdivision
Section I, prepared by Dalton & Neves Co., Engineers, dated October, 1980,
and recorded in the RMC Office for Greenville County in Plat Book 7-X at
Page 50, reference to said plat is hereby made for a more particular
description.

This is the property conveyed to the Mortgagor by the Mortgagee of even date
herewith and to be recorded herewith.

Mortgage was refiled to attach the Rider.

which has the address of ....1 Cardinal Drive,................, ...Greenville............
                                              [Street]   [City]
South Carolina ....29609.......................... ("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.

SOUTH CAROLINA—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT   Form 3041 12/83