

THIS MORTGAGE is made this 10 day of AUGUST 1984 between the Mortgagor, THOMAS J. ETOWSKI (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").

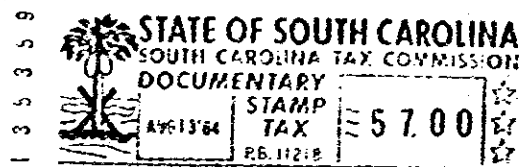
WHEREAS, Borrower is indebted to Lender in the principal sum of ONE HUNDRED NINETY THOUSAND (\$190,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated August 10, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 10, 1987;

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 and parcel or land in the County of Greenville, State of South Carolina, on Watkins Road, containing 1.00 acre, as shown on plat by Dalton & Neves Co., Inc., Engineers, dated August 1984, and having the following metes and bounds, courses and distances, to-wit:

Beginning at a nail and cap in the center line of Watkins Road, corner of property now or formerly of William & Rosa Shaver, and running thence with the center line of Watkins Road S. 31-49 E. 211.76 feet to nail & cap; thence turning and running thence S. 68-05 W. 193.54 feet to an iron pin at Duke Power Company right of way; thence with said right of way N. 33-54 W. 237.5 feet to an iron pin corner of property n/f William & Rosa Shaver; thence N. 74-38 E. 207.80 feet to nail & cap in Watkins Road, the point of beginning.

This is the same property conveyed to mortgagor by Sandra G. Smith by deed dated August 10, 1984 to be recorded herewith.



which has the address of 205 Watkins Road Greenville S. C. 29609 (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.

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