MORTGAGE

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THIS MORTGAGE is made this. 2nd day of November

19.83, between the Mortgagor San Del Builders
(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").

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, parcel or lot of land located in the County of Greenville, State of South Carolina and being known and designated as LOT NO. 25, according to a plat entitled "Heritage Lakes Subdivision," by Heaner Engineering Co., Inc., as revised October 26, 1977, and recorded in the RMC Office for Greenville County in Plat Book 6-H, at Page 18; and more recent survey of Freeland & Associates dated October 29, 1983, entitled "Property of San Del Builders & Sandra Turner," and recorded in the RMC Office for Greenville County in Plat Book / O AD at Page 75, and reference is made to said plats for a more particular metes and bounds description.

The above property is conveyed subject to all easements and restrictions of record.

This being the same property conveyed to the mortgagor herein by deed of Davidson Enterprises dated November 2, 1983 and recorded in the RMC Office for Greenville County in Deed Book 1199 at Page 807.

which has the address of . Lot. 25, . Harness Trail Simpsonville, [Street] [City]

S.C. 29.681 (herein "Property Address");
(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, parant 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.

SOUTH CAROLINA -- 1 to 4 family -- 6/75 - FNMA/FHLMC UNIFORM INSTRUMENT

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