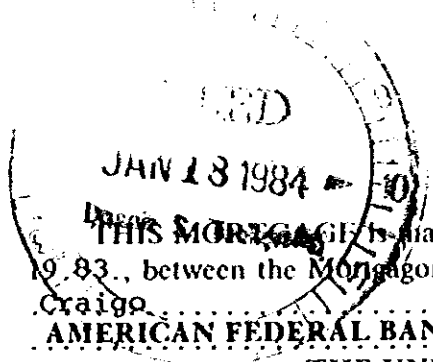


Documentary Stamps are figured on  
the amount financed: \$12,083.84

# MORTGAGE

Mortgagee's Address: Vol 1044 Page 278  
P. O. Box 1268  
Greenville, S. C. 29602



THIS MORTGAGE is made this 9th day of December, 1983, between the Mortgagor, Frank Craig (same as Franklin William Craig) & Betty Jean Craig (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-Six Thousand Three Hundred Ten & No/100 (\$26,310.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 9, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 20, 1993.

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 piece, parcel, or lot of land lying, being and situate in the County and State aforesaid, being known and designated as Lot 11, Block Y on plat of property surveyed and shown on Plat Book M, Page 342, in the R.M.C. Office for Greenville County, S. C., reference to which plat is hereby made for a more complete description as to size, metes and bounds.

ALSO, a 20-foot strip on the eastern side of Lot 10, Block Y, of Riverside, the Plat of which is recorded in said R.M.C. Office in Plat Book K, Page 281, and more particularly described as follows:

BEGINNING at the joint front corner of Lots No. 10 and 11, on Odom Circle, and running thence S. 10-15 W. 129 feet to an old iron pin; thence N. 79-45 W. 20 feet to a point; thence N. 10-15 E. to the eastern boundary line of said Lot 10; thence S. 20-25 E. to the point of beginning.

ALSO, all that piece, parcel, or lot of land lying, being, and situate in the County and State aforesaid, shown as Lot 10, Block Y on a plat of Riverside Land Company, recorded in Plat Book K, at Page 281, fronting 71.5 feet on Chicora Avenue and running back to an alley.

This is the same property conveyed to Frank Craig (same as Franklin William Craig) and Betty Jean Craig by deed from Dannie O'Neal McAlister and Carolyn C. McAlister, dated March 23, 1979 and recorded in the R.M.C. Office for Greenville County, S. C. on March 28, 1979 in Deed Book 1099, Page 434.

which has the address of 111 Odom Circle Greenville, South Carolina 29611 (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 seized 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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