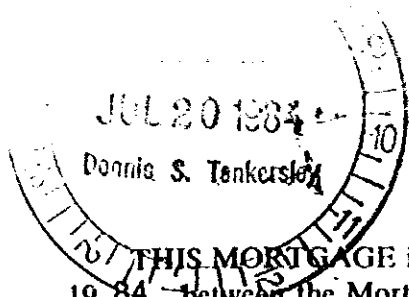


MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 10,058.04



THIS MORTGAGE is made this 25th day of June 1984 between the Mortgagor, Floyd D. Cudd Sr. and Barbara B. Cudd (herein "Borrower"), and the Mortgagee, American Federal Bank, F.S.B., 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 Fourteen Thousand Two Hundred fifteen dollars and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated June 25, 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 July 15, 1989;

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 on the western side of Wentworth Street, near the city of Greenville, in the county of Greenville, State of South Carolina, being known and designated as Lot N. 133, on plat of Chestnut Hills No. 1, which plat is recorded in the R.M.C. Office for Greenville County in Plat Book "MM" at page 107, and also in Plat Book "QQ", at page 83, and having, according to said plats, the following metes and bounds:

Beginning at a point on the western side of Wentworth Street at the joint front corner of Lots Nos. 132 and 133, and running thence along said street, N. 11-23 E. 71.8 feet to a point; thence N. 7-55 E. 29 feet to a point; thence N. 82-05 W. 165 feet to a point; thence S. 14-23 W. 85 feet to a point; thence S. 76-44 E. 171.1 feet to the point of beginning.

This is that same property conveyed by deed of Barbara B. Cudd to Barbara B. Cudd and/or Floyd D. Cudd, Sr. dated January 21, 1984 and recorded February 28, 1984 in deed Volume 1207 at Page 61 in the RMC Office for Greenville County, South Carolina.

which has the address of 4 Wentworth Street, Greenville, SC 29605 (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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