

MORTGAGEE'S ADDRESS:  
Post Office Box 1268  
Greenville, S. C. 29602

1074 11814

JUL 23 11 24 AM '84  
COMM. FAMILY

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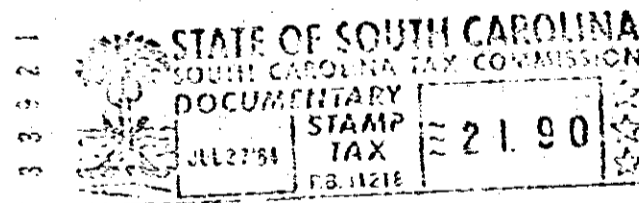
### MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JULY 23,  
 1984. The mortgagor is WILLIAM MICHAEL SMITH AND JANICE P. SMITH  
 ("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 SEVENTY-THREE THOUSAND AND NO/100  
Dollars (U.S. \$ 73,000.00). 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, situate, lying and being in the  
 County of Greenville, State of South Carolina and being shown and designated  
 as Lot No. 47 on a plat of Oakfern, Section Two, recorded in Plat Book "6-H"  
 at Page 53, R.M.C. Office, Greenville County, South Carolina and having,  
 according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Oakfern Drive at the joint front corner of Lots Nos.  
 46 and 47 and running thence with said Drive S. 62-12 W. 120.4 feet to a  
 point; thence running N. 78-35 W. 38.74 feet to a point; thence continuing  
 N. 39-22 W. 78.55 feet to a point; thence running N. 31-48 E. 193.68 feet to  
 a point; thence running S. 27-48 E. 201.1 feet to the point of beginning.

Derivation: Deed Book 1183, Page 864 - Sandra F. Turner 3/7/83



which has the address of 206 Oakfern Drive Simpsonville  
 [Street] [City]  
 South Carolina 29681 ("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 seized 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.

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