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SOUTH CAROLINA
R.M.C.

Second
MORTGAGE

BOOK 1530 PAGE 185

THIS MORTGAGE is made this 14th day of December 1981, between the Mortgagor, Stephen L. Hammond and Pamela P. Hammond (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

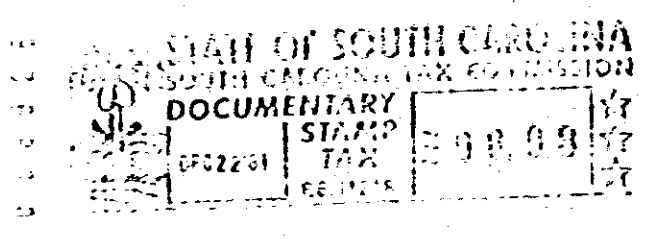
WHEREAS, Borrower is indebted to Lender in the principal sum of Fifteen thousand one hundred seventy eight and 56/100 Dollars, which indebtedness is evidenced by Borrower's note dated December 14th, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1990

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 on the West side of Gail Avenue about three miles Northwest of the City of Greer in O'Neal Township, Greenville County, State of South Carolina, and being known and designated as Lot No. 53 of Valley Haven acres, Section 4, as shown on a plat prepared for W. Dennis Smith, by John A. Simmons, Reg. Surveyor, and dated July 15, 1960, said plat has been recorded in the R.M.C. Office for Greenville County in Plat Book MM at Page 167. Reference is hereby made to said plat for a more complete description.

This conveyance is subject to all restrictions, zoning ordinances, setback lines, roadways, easements, and rights-of-way, of record, if any, affecting the above described property.

DERIVATION: See Deed of Jesse V. Leonard dated October 26, 1977 and recorded in the RMC Office for Greenville County in Deed Book 1067, Page 362.



which has the address of Rt. 7, Gail Ave. Greer (City), South Carolina 29651 (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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