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SOUTH CAROLINA
R.M.C. AMERSLEY

MORTGAGE

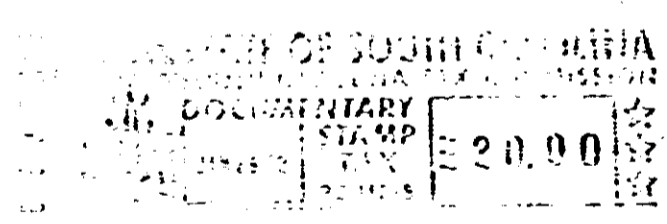
THIS MORTGAGE is made this 29th day of January, 1982, between the Mortgagor, Frank E. Herin, Jr., and Aliene B. Herin (herein "Borrower"), and the Mortgagee, American Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is 101 East Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ---Fifty Thousand and No/100. (\$50,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated January 29, 1982 (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, 2012

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 with all buildings and improvements thereon, situate, lying and being on the northwestern corner of the intersection of Compton Drive and Doyle Drive in Greenville County, S.C., being known and designated as Lot No. 31 as shown on a plat entitled MAP OF TERRA PINES ESTATES, SECTION 4, made by C. O. Riddle, Surveyor, dated January, 1967, recorded in the R.M.C. Office for Greenville County in Plat Book "000" at Page 85, and having, according to a more recent survey recorded in the R.M.C. Office for Greenville County in Plat Book 8-X at Page 68, the courses and distances as will appear by reference to said plat.

This being the same property conveyed to Mortgagors by deed of even date from John Broadus Johnson and Joy LaNelle Johnson to be recorded herewith.



which has the address of 101 Compton Drive Greenville (City)
South Carolina 29615 (State and Zip Code) (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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