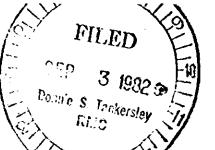
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MORTGAGE

THIS MORTOGE'S made this seventeenth day of August

1982, between the Mortgagor, Richard Kulper and Mary Jean Kulper

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION 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 Thirty-two thousand, seven hundred thirteen and 20/100 Dollars, which indebtedness is evidenced by Borrower's note dated August 17, 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 October 1, 1992

All that piece, parcel or lot of land lyingin the State of South Carolina, County of Greenville, shown as Lot 272 on plat of Poinsettia, Section 5, Sheet 1, recorded in Plat Book 4 R at page 87 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed by Homer G. and Marylee B. Hartman by deed recorded in Deed Book 1109 at page 21C on August 13, 1979.

The above conveyance is subject to all rights of way, easements and protective covenants affecting same appearing upon the public records of Greenville County.

This being the same property conveyed to Richard Kulper and Mary Jean Kulper by deed from Ned Wallace Jr. and Cheryl R. Wallace recorded in the RMC Office for Greenville County on August 4, 1982 on page 438 of Volume 1171 and dated August 4, 1982.

Documentary Stamps are figured on the amount financed: \$15,062.04

South Carolina 29681 (herein "Property Address"); [State and Zip Code]

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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring I ender's interest in the Property.

SOUTH CAROLINA 1 to 4 for the 6 75 FNVA FHLMC UNIFORM INSTRUMENT