THIS MORTGAGE is made this. 7th day of September

19. 83, between the Mortgagor, Philippe M. Mauldin and Teresa C. Mauldin

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL BANK, FSB 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").

ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 13 as shown on plat of Gray Fox Run, made by C. O. Riddle, Surveyor, dated November 6, 1975, and revised on March 4, 1976, recorded in the RMC Office for Greenville County, S. C. in Plat Book 5-P, at Page 16, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Eastern side of Belgrave Close, at the joint front corner of Lots Nos. 12 and 13, and running thence along the joint line of said lots, S. 87-24 E. 140 feet to an iron pin in the line of Lot No. 19; thence with the line of Lot No. 19 and continuing with the line of Lot No. 18, N. 2-36 E. 100 feet to an iron pin at the joint rear corner of Lots Nos. 13 and 14; thence with the joint line of said lots, N. 87-24 W. 140 feet to an iron pin on the Eastern side of Belgrave Close; thence with the Eastern side of Belgrave Close, S. 2-36 W. 100 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Harold Lee Snipes, Jr. and Mary Margaret F. Snipes, dated September 7, 1983, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 195, at Page 903, on September 7, 1983.

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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.

SOUTH CAROLINA --- 1 to 4 Family 6/75 -FNMA/FHLMC UNIFORM INSTRUMENT

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(State and Zip Code)

· ASSESSMENT OF