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MORTGAGE

THIS MORTGAGE is made this 19th day of October.

19.83, between the Mortgagor, George A. Mullinnix, III, and Debra J. Mullinnix.

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL BANK, FSB

under the laws of THE UNITED STATES OF AMERICA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

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 those certain pieces, parcels or lots of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lots 129 and 130 of Northwood Hills Section III on a plat recorded in the RMC Office for Greenville County prepared by Piedmont Engineering Service dated December 15, 1961, in Plat Book YY at page 37, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the northwestern side of Trafalgar Road, joint front corner of Lots 130 and 131, and running thence along the common line of Lots 130 and 131 N. 02-10W., 184.2 feet to the joint rear corner of Lots 130 and 131; thence turning and running along the rear line of Lot 130 S. 88-47 E., 141.4 feet to a point, joint rear corner of Lots 130 and 129; thence continuing along the rear line of Lot 129 N. 83-10 E., 132.7 feet to the joint rear corner of Lots 129 and 128; thence turning and running along the joint property line of Lots 129 and 128 S. 04-00 E., 175.0 feet to the joint front corner of Lots 129 and 128; thence turning and running along Trafalgar Road S. 83-06 W., 130.0 feet to the joint front corner of Lots 130 and 129; thence continuing along Trafalgar Road S. 87-19 W., 150.0 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed from Janice K. Penland dated and recorded simultaneously herewith in the RMC Office for Greenville County in Deed Book 119% at page 89%.

114 Trafalgar Road

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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[State and Zip Code]