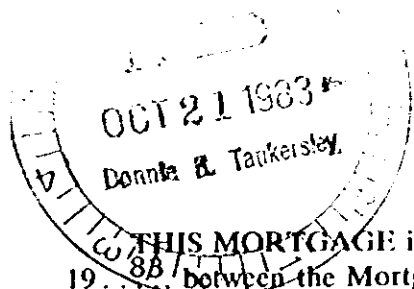


Documentary Stamps are figured on the amount financed: \$ 19,008.04



MORTGAGE

THIS MORTGAGE is made this 23rd day of September 1983 between the Mortgagor, Josh Singleton and Mary J. Singleton (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 Nineteen Thousand Three Hundred Twenty Four and 80/100 Dollars, which indebtedness is evidenced by Borrower's note dated September 23, 1983 (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 15, 1993

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 western corner of Valleybrook Road and Bee Tree Court, in Greenville County, South Carolina, being known and designated as Lot No. 38 on a plat of VALLEYBROOK, Section I, made by R. B. Bruce, Surveyor, dated November 24, 1971, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-N at page 60, reference to said plat is hereby made for a more complete description thereof.

This is that same property conveyed by deed of Mark Anthony Olive and Teresa C. Olive to Josh Singleton and Mary J. Singleton dated March 29, 1977 and recorded March 30, 1977 in Deed Volume 1053 at Page 672 in the RMC Office for Greenville County, SC.

which has the address of 38 Bee Tree Court, Piedmont, SC 29673 (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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