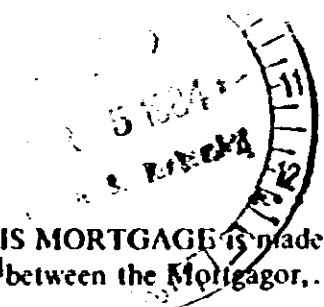


MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 25,064.04



THIS MORTGAGE is made this 6 day of February 1984 between the Mortgagor, Keith D. and Joanna H. Chandler (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").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty seven thousand eight hundred sixty two dollars and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 15, 1994

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 southeastern corner of the intersection of Maplewood Drive and Coach Hill Drive in Greenville County, South Carolina being known and designated as lot no. 21 as shown on a plat of PELHAM WOODS, SECTION I made by Piedmont Engineers and Architects dated June 19, 1970 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-F at Page 33, reference to said plat is hereby craved for the metes and bounds thereof.

AS a part of the consideration of this deed the grantees agree and assume to pay in full the indebtedness due on the note and mortgage covering the above described property given to Cameron-Brown Company in the original sum of \$39,000.00 recorded March 10, 1971 in Mortgage Book 1183 at Page 121 which has a present balance due in the sum of \$33,025.31.

THE above property is the same property conveyed to the grantor by deed of John A. Messura recorded June 2, 1976 in Deed Book 1037 at Page 279 and is hereby conveyed subject to all rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground affection said property.

The grantees agree and assume to pay Greenville County property taxes for the tax year 1981 and subsequent years.

THIS is the same property conveyed by deed of Patricia A. Green to Keith D. and Joanna H. Chandler, dated 10-19-81 and recorded 10-20-81, in volume 1157 at page 29 of the RMC Office for Greenville, County, SC.

which has the address of 5000 Maple Drive Greenville, SC (Street) (City) (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 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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