

MORTGAGE

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THIS MORTGAGE is made this 17th day of March 1984, between the Mortgagor, Roger D. and Glaydell Golden (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 18,007.24 Dollars, which indebtedness is evidenced by Borrower's note dated 3/22/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on the 5th day of each month;

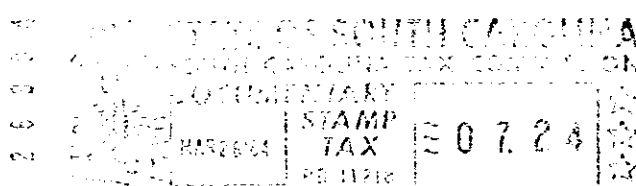
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 _____, State of South Carolina:

ALL that lot of land with improvements situate, lying and being on the northeastern side of Zarline Street near Greenville, South Carolina, being shown and designated as Lot No. 22 on a Plat of Sunny Slope Subdivision, Block "B" made by R.E. Dalton, dated May, 1919 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book "F" at page 86, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same conveyed to Roger D. Golden by a deed of Pauline J. Porter dated Sept. 18, 1967, and recorded in the RMC Office for Greenville County in Deed Book 828, at page 571, and is hereby conveyed subject to rights of way, easements, conditions, reservations and restrictions of public record; then later from Roger D. Golden to Grantor and recorded in Deed Book 876, page 383 in Greenville County RMC Office.

The Grantor, who is Grantee's mother, retains the remaining one interest.

7A Zarline Street, Greenville (City View), South Carolina



which has the address of _____ (Street) _____ (City) _____ (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, 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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