MORTGAGE C.C.

THIS MORTGAGE is made this. 30 day of March

1984, between the Mortgagor, NEP, W. FINLEY & VIRGINIA B. FINLEY

(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").

WHEREAS, Borrower is indebted to Lender in the principal sum of TWENTY-FOUR THOUSAND AND NO/100 (\$24,000,00) Dollars, which indebtedness is evidenced by Borrower's note dated. March 30, 1984. (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 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 certain piece, parcel or lot of land with all improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, on northeasterly side of Timber Lane, being shown as Lot No. 36 on plat of Hollyvale Subdivision recorded in RMC Office for Greenville County in Plat Book Y, page 131, and having according to more recent survey of the Property of Ned W. Finley and Virginia B. Finley made by Richard D. Wooten, Jr., February 29, 1984, the metes and bounds as shown thereon.

This being same property conveyed to the Mortgagors herein by deed of Joseph E. and Mary E. Gilliam of even date herewith and recorded in the RMC Office for Greenville County simultaneously herewith.

CONTRACTOR STAMP TAX E 0 9. 6 0

which has the address of 9 Timber Lane, Rt. 12 Greenville (City)

S. C. 29609 (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.

SOUTH CAROLINA 1 to 4 Family 6/75 FNMA/FHLMC UNIFER INSTRUMENT -- 3 AFO2 84 C.1