MORTGAGE

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THIS MORTGAGE is made this. 25th day of April

19. 84between the Mortgagor, Donald R. Womack and Carole J. Womack

(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").

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 pieces, parcels or lots of land with all buildings and improvements thereon, situate, lying and being on the southeastern side of Kingswood Circle in Greenville County, South Carolina being known and designated as Lots Nos. 33 and 34 as shown on a plat entitled KINGSWOOD made by Carolina Engineering and Surveying dated March 28, 1973, recorded in Plat Book 4-X at Page 18 and having according to a more recent survey thereof entitled PROPERTY OF DONALD R. WOMACK AND CAROLE J. WOMACK made by Freeland & Associates dated April 5, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Kingswood Circle, at the joint front corner of lots nos. 32 and 33 and running thence along the common line of said lots, S. 45-00 E. 312.92 feet to an iron pin; thence S. 26-30 W. 270.10 feet to an iron pin at the joint rear corner of lots nos. 34 and 35; thence along the common line of said lots, N. 63-59 394.54 feet to an iron pin on the southeastern side of Kingswood Circle; thence with the southeastern side of Kingswood Circle, the following courses and distances: N. 25-39 E. 158.33 feet to an iron pin, N. 26-51 E. 42.43 feet to an iron pin, N. 36-30 E. 41.64 feet to an iron pin, N. 56-24 E. 46.90 feet to an iron pin, and N. 64-00 E. 113.81 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of Gregory B. Schlock and Frances A. Schlock to be recorded herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMUSION
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which has the address of ... Route 5, ... Kingswood Circle, ... Simpsonville ... [Street]

S. C. 29681 (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 I ender's interest in the Property.

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