

MORTGAGE

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THIS MORTGAGE is made this 12th day of July, 1984, between the Mortgagor, Ronald E. Chitty, Jr. and Ava W. Chitty (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").

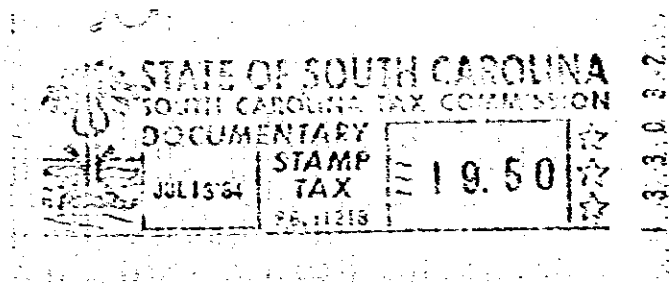
WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty-Five Thousand no/100 (65,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 12, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2013.

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 situate, lying and being in the State of South Carolina, County of Greenville, being shown, and designated as Lot 29, Block "A", of Hillandale Heights according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book Y at Page 61, and having such metes and bounds as shown thereon.

The above described property is a portion of the property conveyed to the grantor herein by deed of Janie MCSwain Topp, dated September 7, 1950 and recorded September 12, 1950 in Deed Book 418 at Page 423.

The above described property is the same as that conveyed to the Mortgagors herein by Deed of Caroline B. Moseley dated July 12, 1984 and recorded in Deed Book 1217 at Page 82.



which has the address of Lot 29, Crestline Road, Greenville (Street) (City), South Carolina 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.

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