

Documentary Stamps are figured on
the amount financed: \$ 13,959.60

MORTGAGE

THIS MORTGAGE is made this 7th day of June 19. 84, between the Mortgagor, Buford Wayne and Vicki L. Vicars (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 thirteen thousand nine hundred fifty nine and 60/100 Dollars, which indebtedness is evidenced by Borrower's note dated 6/7/84 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 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 lot of land situate on the southern side of Patricia Avenue in the County of Greenville, State of South Carolina, being shown as Lot 11 on a plat of Whitehorse Heights Subdivision, dated December 20, 1952, prepared by C. C. Jones and recorded in Plat Book BB, at page 135 in the RMC Office for Greenville County and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Patricia Avenue at the joint front corner of Lots 10 and 11 and running thence with Lot 10, S. 19-18 E., 175 feet to an iron pin at the joint rear corner of Lots 10 and 11; thence N. 70-42 E., 100 feet to an iron pin at the joint rear corner of Lots 11 and 12; thence with Lot 12, N. 19-18 W., 175 feet to an iron pin on Patricia Avenue; thence with said Avenue, S. 70-42 W., 100 feet to the point of beginning.

This is that same property conveyed by deed of Arthur M. Collum and Leora S. Collum to Buford W. Vicars and Vicki L. Vicars dated January 20, 1978 and recorded January 23, 1978 in deed Volume 1072 at Page 382 in the RMC Office for Greenville County, South Carolina.

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which has the address of 6 Patricia Ave., Greenville (City) SC 29611 (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.

