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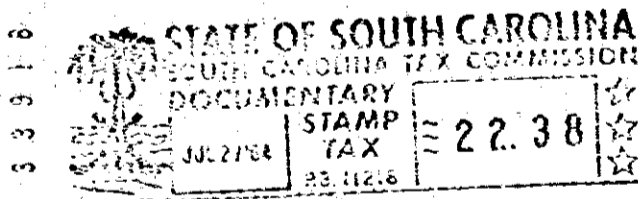
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MORTGAGE

1984 THIS MORTGAGE ("Security Instrument") is given on July 27
The mortgagor is Charles F. and Madora D. Howell
("Borrower"). This Security Instrument is given to
AMERICAN FEDERAL BANK, FSB which is organized and existing
under the laws of THE UNITED STATES OF AMERICA, and whose address is POST OFFICE BOX 1268,
GREENVILLE, SOUTH CAROLINA 29602 ("Lender").
Borrower owes Lender the principal sum of Seventy Four Thousand Five Hundred Fifty and
No/100 Dollars (U.S. \$ 74,550.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on August 1, 2014. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
assigns the following described property located in GREENVILLE County, South Carolina:

ALL that certain piece, parcel or unit, situate, lying and being on the North-
eastern side of Garraux Street, in the City of Greenville, County of Greenville,
State of South Carolina, being known and designated as Unit No. Forty-Four
(44) of Northgate Trace Horizontal Property Regime, as is more fully described
in Master Deed dated July 2, 1981, and recorded in the RMC Office for Greenville
County, S. C. in Deed Book 1151, at Pages 35 through 121, inclusive, on July 2,
1981, and further shown on survey and plot plan entitled "Northgate Trace"
dated June, 1981, prepared by W. R. Williams, Jr., RLS, and recorded in the
RMC Office for Greenville County, S. C., in Deed Book 1151, at Page 75, on July
2, 1981.

THE above described property is the same property conveyed to the Mortgagors
by deed of Northgate Trace Joint Venture of even date herewith to be recorded
herewith.



which has the address of 44 Northgate Trace, 900 North Main Street, Greenville
[Street] [City]
South Carolina 29609 ("Property Address");
[Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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