

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 30, 1984
 xxx The mortgagor is Pamela B. Langer
 ("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 Thirty-six thousand and no/100ths
36,000.00 Dollars (U.S. \$ 36,000.00). 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 in the State of
 South Carolina, County of Greenville, being known and designated as Unit Number
705, Phase II of SUMMER WOODS HORIZONTAL PROPERTY REGIME as is more fully
 described in MASTER DEED dated September 16, 1981 and recorded in the RMC Office for
 Greenville County, South Carolina in Deed Book 1155 at Pages 564 through 634 inclu-
 sive, CORRECTION to MASTER DEED recorded in Deed Book 1156 at Page 454, and
 AMENDMENT TO MASTER DEED recorded August 12, 1982 in Deed Book 1172 at Page 62, and
 AMENDMENT TO MASTER DEED recorded January 6, 1983 in Deed Book 1180 at Page 410, and
 AMENDMENT TO MASTER DEED recorded May 27, 1983 in Deed Book 1188 at Page 981, and
 AMENDMENT TO MASTER DEED recorded July 26, 1983 in Deed Book 1217 at Page 921, and
 plat of SUMMER WOODS PHASES I AND II prepared by Kermit T. Gould dated September 10,
 1981, revised December 23, 1982, May 12, 1983, and July 16, 1984, and recorded in
 Plat Book 10M at Page 36. AND DEED OF AMERICAN SERVICE CORPORATION recorded
 31 July, 1984 in Deed Book 1218 at Page 271.

This conveyance is made subject to any and all reservations, easements, rights-of-
 way, zoning ordinances, restrictions and/or protective covenants as set out in the
 MASTER DEED, Exhibits and Appendices attached thereto, CORRECTION AND AMENDMENTS TO
 MASTER DEED, recorded plats or as may appear on the premises.

DERIVATION: Deed of Johnnie F. Lanford recorded December 22, 1980 in Deed Book 1139
 at Page 343 and Master Deed for Summer Woods Horizontal Property Regime recorded
 September 23, 1981 in Deed Book 1155 at Page 534 through 634 inclusive, CORRECTION
 TO MASTER DEED recorded August 12, 1982 in Deed Book 1172 at Page 62, and AMENDMENT
 TO MASTER DEED recorded January 6, 1983 in Deed Book 1180 at Page 410, and AMENDMENT
 TO MASTER DEED recorded May 27, 1983 in Deed Book 1188 at Page 981, and AMENDMENT TO
 MASTER DEED recorded July 26, 1984 in Deed Book 1217 at Page 921.

which has the address of Unit 705 Summer Woods, Mauldin, SC 29662
[Street] [City]
 South Carolina 29662 ("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.

SC10 -- 1 JUL 31 84

140

SC10 CT

