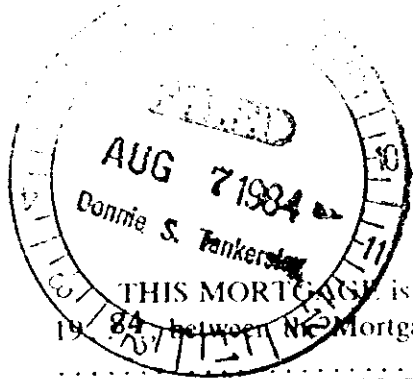


MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 6,310.36



THIS MORTGAGE is made this 17th day of July 1984 between Mortgagor, Richard H. Massey and Kimberly H. Massey (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 Nine Thousand Ninety Nine Dollars and No/00 Dollars, which indebtedness is evidenced by Borrower's note dated July 17, 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 20, 1989

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 certain piece, parcel, or lot of land in Greenville County, South Carolina, being shown as Lot 151 on plat of Berea Forest, Section 2, recorded in Plat Book 4 N at pages 76 and 77, and fronting on Riverwood Circle, reference to said plat is hereby craved for a more complete description.

This property is conveyed subject to restrictions, easements of record and on the ground, and zoning ordinances affecting said property.

This is the same property conveyed by deed of Mae R. Van Gils unto Richard H. Massey and Kimberly H. Massey, dated 2-25-83 and recorded 2-28-83, in volume 1183 at Page 362, of the RMC Office for Greenville County, Greenville, S. C.

which has the address of 6 Riverwood Circle, Greenville, S. C., 29611 (City) (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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