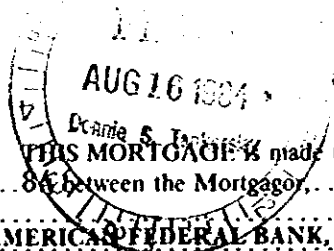


MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 8056 .43



THIS MORTGAGE made this 23rd day of July 1984 between the Mortgagee, Roy D. Howell and Sharon S. Howell (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 Eight Thousand Fifty Six and 43/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 23, 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 15, 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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, being shown as Lot No. 3 on plat of property of Ansel J. Ross, Sr., revised April 20, 1977, recorded in Plat Book at Page and according to said plat, having the following metes and bounds, to-wit:

Beginning at an iron pin on the North side of an unnamed access road which iron pin in 250 feet S. 89-57 E., from the east side of Toiling Springs Road and running thence N. 0-03 E., 331 feet; thence S. 72-30 E., 157.2 feet; thence S. 0-03 W., 283.6 feet to a point on said access road; thence with access road U. 89-57 W., 150 feet to the point of beginning.

This conveyance is made subject to all restrictions, set back lines, roadways, easements and rights of way, if any, appearing of record, on the premises or on the recorded plat; which affect the property herein above described.

This is the same property conveyed to the grantor herein by deed of Ansel J. Ross, Sr., recorded on the 7th day of November, 1962, in Deed Book 710 at Page 302.

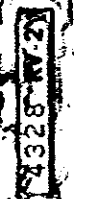
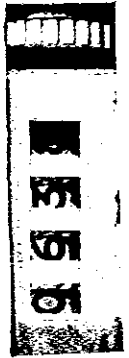
This is the same property conveyed by deed of Morris F. Smith unto Roy D. and Sharon S. Howell, dated 5/3/77, recorded 6/9/77, in volume 1058 at page 231 of the RMC Office for Greenville County, Greenville, SC.

which has the address of 219 Boiling Springs Road, Greer, SC 29651 (Street) (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 seized 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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