



MORTGAGE

THIS MORTGAGE is made this 10th day of August 1984, between the Mortgagor, Charles Fletcher and Emma W. Fletcher (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").

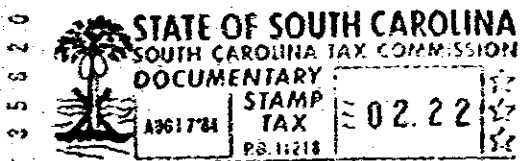
WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand Seven Hundred Forty-One and 56/100 (\$8,741.56) Dollars, which indebtedness is evidenced by Borrower's note dated August 10, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 10, 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 in Grove Township, Greenville County, State of South Carolina, containing 0.85 acres, more or less, and being more particularly described according to a plat of survey for John C. Smith, R.L.S., dated April 26, 1962, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a nail in the center of S.C. Highway 20 at the corner of property now or formerly belonging to H.B. Coward and running thence along the center of said highway S. 03-40 E. 178.5 feet to a nail in said highway at a point where said highway intersects with a branch; thence up the meanders of said branch as the line, S. 65-30 W. 192.7 feet to an iron pin; thence S. 20-40 E. 29.5 feet to an iron pin; thence S. 33-57 W. 19.8 feet to an iron pin; thence N. 84-33 W. 39 feet to an iron pin; thence S. 10-12 W. 35 feet to an iron pin; thence N. 78-15 W. 109 feet to an iron pin in the line of property now or formerly belonging to W.O. Barnett; thence along Barnett's line, N. 39-16 E. 214.9 feet to an iron pin; thence still with Barnett's line, N. 06-06 E. 179.3 feet to an iron pin in the line of property now or formerly belonging to H.B. Coward; thence along Coward's line, S. 77-51 E. 164.8 feet to the beginning corner.

This is the same piece, parcel or lot of land conveyed unto Charles Fletcher and Emma W. Fletcher by deed of Golden Grove Properties, Inc., dated September 9, 1976 of record in the R.M.C. Office for Greenville County, S.C., in Deed Book 1042, at Page 774.



which has the address of Hwy. 20, Golden Grove Estates, Piedmont, S.C. 29673 (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 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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