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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 1.

19.84... The mortgagor is JO Ann Griffith

("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 Six thousand three hundred nineteen and ...

18/100 Dollars (U.S. So. 1319.18). 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 October 15. 1989 ... 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 piece, parcel or lot of land in Greenville County, South Carolina on Highway No. 146 on a plat of property of B. R. Vaughn, dated November, 1960, by C. O. Riddle, Engineer, and having the following metes and bounds, to-wit:

BEGINNING at a point in South Carolina Highway No. 146, and running thence with said Highway, N. 49-27 W. 160 feet; thence through the property of W. R. Griffith, N. 32-53 E. 336 feet; thence S. 49-27 E. 160 feet; thence S. 32-53 E. 336 feet to the beginning corner.

THIS is the same property deeded by Frances Griffith Bragg and Allen H. Griffith on April 10, 1979, and recorded on April 17, 1979, in Deed Book 1100 at Page 684 in the R. M. C. Office of Greenville County, South Carolina. Deeded to Jo Ann Griffith.

which has the address of Rt. 5, Box 310 Simpsonville

[Street] [City]

South Carolina 29681 ("Property Address");

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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

061-30-00794715

Form 3041 12/83 \$ 6,319.18