

**MORTGAGE**

THIS MORTGAGE is made this 5th day of November 19 84, between the Mortgagor, Robert J. Willaman and Sally A. Willaman (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 Ten Thousand Seven Hundred Seventy-Two and 23/100 (\$10,772.23) Dollars, which indebtedness is evidenced by Borrower's note dated November 5, 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 October 5, 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:

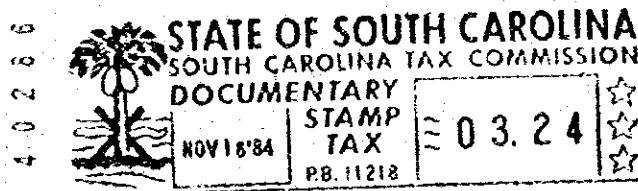
All that lot of land situate on the northerly side of Chickamauga Lane, in the County of Greenville, State of South Carolina, being shown as Lot 45 on a plat of Powderhorn Subdivision, Section 1, revised July 31, 1980, prepared by Piedmont Engineers and Architects, recorded in Plat Book 7-X at Page 24 in the Office of the R.M.C. for Greenville County and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the northerly side of Chickamauga Lane at the joint front corners of Lot 44 and 45 and running thence with Lot 44 N 46-27 W 146.2 feet to an iron pin at the joint rear corner of Lot 44 and Lot 45; thence N 52-26 E 152.5 feet to an iron pin; thence S. 41-24 E 114.2 feet to an iron pin; thence S 57-15 E 83 feet to an iron pin; thence S 56-22 W 110.1 feet to an iron pin on Chickamauga Lane; thence with said Lane, the following courses and distances: N 61-12 W 25 feet, S 85-58 W 25 feet, and S 60-17 W 25 feet to the point of beginning.

This is the same piece, parcel or lot of land conveyed unto Robert J. Willaman and Sally A. Willaman by deed of American Service Corporation by deed dated November 12, 1981 of record in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1158 at Page 231.

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which has the address of 605 Chickamauga Lane, Simpsonville, S.C. (Street) (City) (State and Zip Code) (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 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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