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MORTGAGE

THIS MORTGAGE is made this. 11th day of May

1981, between the Mortgagor, Richard K. Elmer and Nadine R. Elmer

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of SOUTH CAROLINA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

ALL that certain piece, parcel or lot of land situate, lying and being on the northwestern side of Chicamaugua Lane in the County of Greenville, State of South Carolina, being shown and designated as Lot 68 on a plat entitled Powderhorn, Section 2, recorded in the RMC Office for Greenville County in Plat Book 6H, Page 9, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the northwestern side of Chicamaugua Lane at the joint front corner of Lots 67 and 68 and running thence with the common line of said lots, N. 35-18 W. 128.24 feet to a point in the line of Open Area between Section 1 and Section 2 of Powderhorn Subdivision; thence with the line of said Open Area S. 51-00 W. 66 feet to a point and S. 57-19 W. 12 feet to a point at the joint rear corner of Lots 68 and 69; thence with the common line of said lots, S. 30-29 E. 120.7 feet to a point on the northwestern side of Chicamaugua Lane; thence with the northwestern side of said Lane, N. 59-35 E. 37 feet and N. 55-54 E. 51 feet to the point of beginning.

This is that property conveyed to Mortgagor by deed of Donald O. Moss and Kathryn S. Moss dated and filed concurrently herewith.

DOCONTARY LAND OF THE PROPERTY OF THE PROPERTY

which has the address of 202 Chicamaugua Simpsonville

South Carolina 29681 (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.

SOUTH CAROLINA -- 1 to 4 Family - 6-75 - FNMA/FHLMC UNIFORM INSTRUMENT

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