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DONNIE S. R.M.C (herein "Borrower"), and the Mortgagee,

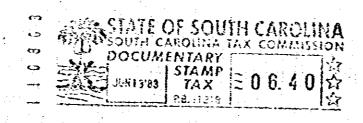
AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation organized and existing under the laws of... THE UNITED STATES OF AMERICA..., whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Eight. Thousand...... Seventy-One. and .20/100------ Dollars, which indebtedness is evidenced by Borrower's note dated...June.13,.1983.....(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on....June. 15,...1993.......

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 State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in Greenville Township, Greenville County, State of South Carolina, near Saluda Dam, and having the following metes and bounds, according to a plat thereof made by the Carolina Surveying Company, in May, 1972, to-wit:

BEGINNING at a point on the South-East side of the old Saluda Dam Road, at corner of Hyatt property, and running thence along line of said Hyatt property, S. 27-30 E. 217.7 feet to a point; thence S. 68-16 W. 69.7 feet to a point; thence N. 46-44 W. 156.6 feet to a point; thence N. 23-53 E. 74 feet to a point; thence N. 47-37 E. 65 feet to the beginning corner, and being a portion of the property conveyed to me by deed from David Stephen and Mary Ruth Christopher, dated June 9, 1983, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1190 at Page 99.



which has the address of ... 321 Saluda Dam Road, Greenville, SC. 29611. [Street](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

{State and Zip Code}