Mortgagee's Address: P. O. Box 1208 Greenville, S.C. 29602

MORTGAGE

GREENVILLE CO. FILED

AUG 24 1 59 PM '83

THIS MORTGAGE is made this 12th day of August, 1983, between the Mortgagor, Steven D. Bichel (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 Nine Thousand Four Hundred Fifty & No/100 ($9,450.00)----------Dollars, which indebtedness is evidenced by Borrower's note dated August 12, 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 September 1, 1988.

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 certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 7, as shown on a Plat of OAK HOLLOW Subdivision, Section 1, prepared by Dalton & Neves Co., Engineers, dated October 1, 1980, and recorded in the RMC Office for Greenville County in Plat Book 7-X at Page 50, reference to said plat is hereby made for a more particular description.

This being the same property conveyed to the mortgagor herein by deed from the mortgagee hrein and to be recorded herewith in the RMC Office for Greenville County, South Carolina.

which has the address of Lot 7, Lark Dr., S. Lanyard Rd., Oak Hollow S/D, Section 1, Greenville, (street) (city)

South Carolina (herein "Property Address"); (state and zip code)

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 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 hereinafter referred to as the "Property".

SOUTH CAROLINA