ATTN: COMMERCIAL
LENDING DIVISION

FILED
AUG 6 1984
Donnie S. Tankersley

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MORTGAGE

THIS MORTGAGE is made this 19th day of July, 19 84, between the Mortgagor, Alfred W. Gantt and Kayne Gantt (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 One hundred thousand and 00/100 ($100,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated July 19, 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 July 19, 1985:

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 , State of South Carolina:

All those lots of land situate on the eastern side of Hammett Road in the County of Greenville, State of South Carolina, being shown on lot 53, lot 54 and lot 55 on a plat of the property of River Downs, dated July 1974, prepared by Piedmont Engineers and Architects, recorded in Plat Book 4-R at Page 76 in the R.M.C. Office for Greenville County, and having according to said plat the following metes and bounds,to-wit:

Beginning at an iron pin on the eastern side of Hammett Road at the corner of lot 52 and lot 53 and running thence with lot 52 N. 48-19 E. 187.99 feet to an iron pin at the joint rear corner of lot 51 and lot 52; thence with lot 51 N. 45-14 E. 108.27 feet to an iron pin at the joint rear corner of lot 53 and lot 58; thence with lots 58,57 and 56 N. 47-59 W. 387.13 feet to an iron pin at the joint rear corner of lot 55 and lot 56; thence with property now or formerly belonging to McAbee S.39-52 W. 216.8 feet to an iron pin on Hammett Road; thence with said road S. 36-48 e. 246.6 feet to an iron pin; thence still with said road S. 31-29 E. 47 feet to an iron pin; thence still with said road S. 31-45 E. 68 feet to the point of beginning.

This is a portion of the property conveyed to Alfred W. Gantt and Kayne M. Gantt by deed of Southland Properties, Inc., dated May 1, 1977, and recorded May 16, 1977, in Deed Book 1056 at Page 624 R.M.C. Office for Greenville County, South Carolina.

This mortgage is junior and subordinate to that certain mortgage given by Alfred W. Gantt and Kayne M. Gantt to United Federal Savings & Loan in the original amount of $52,000.00 dated May 15, 1979, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Mortgage book 1466, at Page 442. United Federal Savings & Loan has now merged with American Federal Savings & Loan.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX $30.00

which has the address of 504 Hammett Road (Street) Greer (City)

South Carolina 29651 (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, 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.