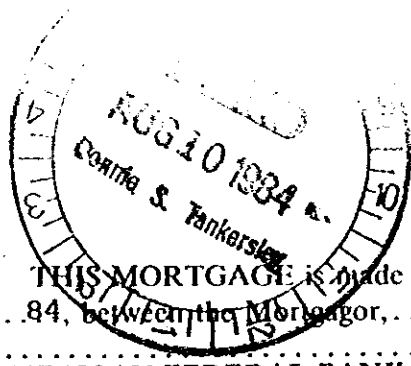


MORTGAGE

Documentary Stamps are figured on the amount financed \$ 3,290.83



THIS MORTGAGE is made this 14th day of June 1984, between the Mortgagor, Jan C. Jones (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 four thousand one hundred thirty three and 88/100 Dollars, which indebtedness is evidenced by Borrower's note dated 6-14-84 (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 20, 1987.

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 piece, parcel or lot of land situate, lying and being in the City of Greenville, Greenville County, South Carolina, on the eastern side of Vanderbilt Circle, and being known and designated as Lot No. 83 on a plat of White Oaks Subdivision, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book P at Page 121, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Vanderbilt Circle, at a point 697 feet southwest of Holmes Drive, joint front corner of Lots 83 and 84, and running thence along a line of Lot No. 84, N. 89-48 E. 268.2 feet to an iron pin; thence along lines of lots Nos. 93 and 94, S. 4-56 E. 38.0 feet to an iron pin; thence along a line of Lot 82, S. 79-29 W. 262.9 feet to an iron pin; thence along the eastern edge of Vanderbilt Circle, N. 8-59 W. 95.0 feet to an iron pin, the point of beginning, and being the same property conveyed by Joseph M. Adams and Judith J. Adams to Cothran, Sims, Barker Incorporated by deed dated February 6, 1973 and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 966 at Page 542.

This is that same property conveyed by deed of Cothran, Sims, Barker Incorporated to Jerry J. Jones and Jan C. Jones, dated 4-25-75, recorded 4-25-75, in Volume 1017, at Page 337, in the R.M.C. Office for Greenville County, S. C.

The said Jerry J. Jones conveyed his one half interest to Jan C. Jones as would more fully appear in Deed Book 1130, Page 357, dated 8-4-80.

which has the address of 113 Vanderbilt Circle, Greenville, SC 29609 (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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