Arthur E. White, Jr. Attorney-At-Law P. O. Box 1227 Mauldin, SC 29662

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CONTRACTOR DESCRIPTION

(Space Above This Line For Recording Data) --

MORTGAGE

	November 15,
THIS MORTGAGE ("Security Instrument") is given	November 15,
in a series of the series and then the	stee Houghton
("Borrower")	. This Security Instrument is given to
AMERICAN FEDERAL BANK, FSB	which is organized and existing
AMERICAN FEDERAL BANK, FSB under the laws of THE UNITED STATES OF AMERICA	and whose address is POST OFFICE BOX 1268,
- 1 1 1 1 2 1 N N N N N N N N N N N N N N	Tolluca J.
Borrower owes Lender the principal sum of .s.ixtytwo Dollars (U.S. \$62	thousand and two hundred and NU/.1.UUths
dated the same date as this Security Instrument ("Note"), which paid earlier, due and payable on	CH DIOVING IOI HIGHING PAYMENTS, WITH THE TON GOOD IN
secures to Lender: (a) the repayment of the debt evidenced by	advanced under paragraph 7 to protect the security of this
a to the send (a) the performance of Rotrower's co	venants and agreements and it this security instrument and
the Note. For this purpose, Borrower does hereby mortgage, assigns the following described property located in	reenville County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 59, on Plat of Gray Fox Run subdivision made by C.O. Riddle, RLS, on November 6, 1975, and recorded in the RMC Office for Greenville County in Plat Book 5-P at page 9, and revised March 4, 1976, said revised Plat being recorded in the RMC Office for the County of Greenville in Plat Book 5-P at page 16, and also shown on Plat of Richard and Fran Estes Houghton made by J.L. Montgomery III., RLS, on the 13th day of November 1984 and recorded in the RMC Office for Greenville County in Plat Book IC and having such metes and bounds as shown thereon;

THIS property is conveyed subject to any and all existing reservations easements, rights of way, zoning ordinances and restrictions or protective convenents which may appear of record or on the premises.

THIS is the property and lot of land conveyed to the Mortgagor by deed of JAMES A. CARLOS and HELEN S. CARLOS and recorded in the RMC Office for Greenville County in deed book 1226 at page ____ November 20, 1984.

which has the address of ________ Gray Fox Square________, Laylors_______ South Carolina29687 ("Property Address"); [Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with imited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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