To Secure to Lender 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, 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, lying in Greenville County, South Carolina, being known as Lot 109, Section II, Peppertree Subdivision, as shown on plat of said Section II recorded in the RMC Office for Greenville County in Plat Book 4-R at Page 19, as revised by Plat dated October 1, 1976, recorded in Plat Book 5-W at Page 3, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin located on the eastern side of the right of way of Pine Oak Way, a joint corner of subject property and Lot 110; thence along said right-of-way, N. 28-29 E. 16.9 feet to an iron pin; thence continuing along said right-of-way and following the cul-de-sac thereof, the following courses; N. 53-33 E. 21.4 feet to an iron pin, N. 38-12 E. 30.0 feet to an iron pin, and N. 02-04 E. 30.0 feet to an iron pin; thence N. 28-26 E. 104.72 feet to an iron pin; thence S. 88-11 E. 35.0 feet to an iron pin; thence S. 00-59 E. 214.95 feet to an iron pin; thence N. 72-30 W. 139.9 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagor herein by Deed of Russell James Anderau and Joy Ann Anderau recorded in Deed Book 1158, Page 778 in the RMC Office for Greenville County, South Carolina.

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which has the address of 1020 Pine Oak Way, Taylors [City]

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 and rents, 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."

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

SOUTH CAROLINA -- HOME IMPROVEMENT - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

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