

East Coffee Street and running thence N. 70-30 W. 78.2 feet to an iron pin in the line of property now or formerly belonging to Hejaz Temple Holding Company; thence with the Hejaz property and the Watson property N. 19-30 E. 100 feet to an iron pin; thence S. 70-30 E. 89 feet to an iron pin on the westerly side of North Spring Street; thence with said Street S. 28-30 W. 688 feet to an iron pin; thence still with said Street S. 19-34 W. 32.1 feet to the point of beginning.

The above described property is the same property conveyed to Fidelity Federal Savings and Loan Association by deeds from James Finlay Atkinson (formerly James F. Finlay, III) dated March 23, 1977, Deborah Ann Kirby (formerly Deborah Ann Finlay) dated April 8, 1977, and Linda Joyce Atkinson (formerly Linda Joyce Finlay) dated March 28, 1977; all of which were recorded in the R.M.C. Office for Greenville County in Deed Books 1054, Page 874, Book 1054, Page 879, and Book 1054, Page 881, respectively.

All of the above being the same property conveyed to The Coffee Street Company by American Federal Savings and Loan Association by Deed of even date, to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.

which has the address of 101 East Coffee Street, Greenville, South Carolina, 29601 (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 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.

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

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

2. Funds for Taxes and Insurance. At the sole option of the Lender, Borrower shall pay to Lender on the day monthly installments of principal and/or 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 which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not