MORTGAGE

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 ofGreenville..., State of South Carolina:

ALL that certain lot of land with all buildings and improvements thereon in the County of Greenville, State of South Carolina, located in Plainview Heights Subdivision, and being located on the northwest corner of the intersection of Old Easley Bridge Road and Plainview Drive and being shown on the Greenville County Tax Maps as Lot 23, Block 3, Sheet 239.3 and being more particularly described according to plat recorded in the RMC Office for Greenville County in Plat Book QQ, Page 23 and a more recent plat prepared for Frank E. and Linda B. Youngblood by Richard Wooten Land Surveying Company dated August 18, 1978 recorded in the RMC Office for Greenville County in Plat Book 6S, Page 97, and having according to the more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on Old Easley Bridge Road and running thence N 11-11 W, 186.2 feet to an iron pin; thence N 78-55 E, 100.0 feet to an iron pin on Plainview Drive; running thence with said Drive S 11-05 E, 168.5 feet to an iron pin, intersection of Plainview Drive and Old Easley Bridge Road; thence S 36-00 W, 34.0 feet to an iron pin; thence S 83-05 W, 75.0 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Ruth Ann Robertson Dille formerly known as Ruth Ann Robertson recorded in Deed Book 1086 at page 282 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of Frank E. Youngblood and Linda B. Youngblood recorded October 11, 1978 in Mortgage Book 1442 at page 506 and rerecorded in Mortgage Book 1446 at page 862 in the Greenville County RMC Office.

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

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