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 certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, in Chick Springs Township, in the City of Greer, on the East side of Chesterfield Street, being known and designated as Lot No. Eleven (11) as shown on plat of Wilson Acres prepared by Clifford C. Jones, Surveyor, dated July 21, 1980, which plat is recorded in the R.M.C. Office for said County in Plat Book 7-X at page 23, and being more particularly described according to said plat as follows: Beginning at an iron pin on the East side of Chesterfield Street, joint front corner with Lot No. 12 as shown on said plat, and running thence with the joint line of said lots N. 87-29 E. 127.73 feet to an iron pin on the rear line of Lot No. 5 as shown on said plat, joint rear corner with said Lot No. 12; thence with the rear line of Lots Nos. 5 and 4 as shown on said plat S. 0-44 W. 125.06 feet to an iron pin on the rear line of said Lot No. 4, joint rear corner with Lot No. 10 as shown on said plat; thence with the line of said Lot No. 10, S. 87-29 W. 123.84 feet to an iron pin on the East side of Chesterfield Street, joint front corner with said Lot No. 10 as shown on said plat; thence with the East side of Chesterfield Street N. 2-31 W. 125 feet to the point of beginning. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is a portion of the property conveyed to the Riddle Bros. & West Builders, Inc., by Edward C. Bailey by deed recorded in said Office on August 25, 1983, in Deed Book 1195 at page 58, and by corrective deed recorded in said Office on September 6, 1983, in Deed Book 1195 at page 809, and the same property conveyed to the Mortgagors herein by deed to be recorded forthwith in said Office.

[State and Zip Code]

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 casements, 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 for 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Londer's interest in the Property.

S.

1325 W. 23