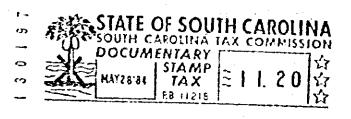
MORTGAGE

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 County of Greenville, State of South Carolina, in Highland Township on the southeast side of S.C. Highway No. 93, being more particularly described as a 0.87 acre tract of land shown on survey for Jerry A. Fowler and Jane B. Fowler dated April 28, 1984 made by W. R. Williams, Jr., R.L.S. recorded in the RMC Office for Greenville County, S.C. in Plat Book 10-0 at Page 9 that having according to said plat the following metes and bounds to-wit:

BEGINNING at a nail and cap in the center of S.C. Highway No. 93 at the corner of property of William L. Fowler and runs thence S. 17-52 E. 276.6 feet to an iron pin; thence S. 48-18 W. 149.6 feet to an iron pin; thence N. 17-52 W. 276.6 feet to a nail and cap in the center of S.C. Highway 93; thence along the center of the said Highway N. 48-18 E. 149.6 feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of William L. Fowler and Annie W. Fowler of even date to be recorded herewith.



S. C. 29651 (herein "Property Address"); [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 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 (or 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 Lender's interest in the Property.

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