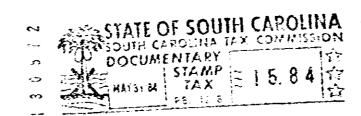
ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the west side of Celand Street and being known and designated as Lot No. 6 on plat of the property of L. S. Hand as recorded in the RMC Office for Greenville County in Plat Book J at Pages 146 and 147, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Celand Street at the joint corner of Lots 5 and 6, which point is 234 feet from the southwest corner of the intersection of Celand Street with Ackley Steeet, and running thence along the line of Celand Street, S. 36-05 E. 80 feet to an iron pin, joint corner of Lots 6 and 7; thence along the joint line of said lots, S. 54-03 W. 200 feet to an iron pin; thence N. 36-05 W. 80 feet to an iron pin, joint rear corner of Lots 5 and 6; thence along the joint line of said lots, N. 54-03 E. 200 feet to the beginning corner.

This being the same property conveyed to the Mortgager by deed of Floree Mins, recorded on May 23, 1984. in Deed Book 1213, Page 193, in the Office of the RMC for Greenville County.



South Carolina ... 29607..... (herein "Property Address"); [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 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

 \mathbb{C}