This instrument was prepared by: Earl R. Shostrom, 2nd Vice-President & Associate Counsel, Bankers Life Company, 711 High St., Des Moines, Iowa 50307

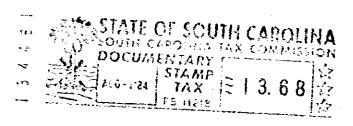
VOL 1675 PAGE 459

The Rider to the Mortgage which is attached hereto and executed on the same day is hereby incorporated into the Mortgage. The Rider shall amend and supplement the covenants and agreements of the Mortgage as if the Rider was a part thereof.

MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, at the southwestern corner of the intersection of Elizabeth Drive and Barbara Avenue being known as Lot No. 241 and a strip of land 36.7 feet in width lying between Lot 241 and Barbara Avenue as shown on plat of Robert J. Edwards Property recorded in the RMC Office for Greenville County in Plat Book EE at Page 61 and as shown on plat entitled "Property of Stanley R. Dill and Valerie S. Dill" recorded in the RMC Office for Greenville County on even date herewith, reference to said plat being made for a more complete description.

This is the same property as conveyed to the Mortgagors herein by deed of James N. Griggs recorded in the RMC Office for Greenville County on even date herewith.



TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

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