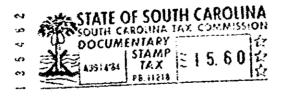
MORTGAGE

ALL that lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 12 on plat of Richwood Subdivision, Section 2, recorded in the R. M. C. Office for Greenville County in plat book TTT at page 51, and having according to said plat the following metes and bounds, courses and distances, to-wit:

BEGINNING at an iron pin on the northeast side of Richwood Drive, the joint front corner of Lots Nos. 11 and 12; thence with the joint line of said lots N. 63-55 E. 123.6 feet to an iron pin in line of Gower Estates Subdivision; thence with the line of said property S. 53-15 E. 190 feet to an iron pin corner of Lot No. 13; thence with the line of said 10t N. 83.13 W. 257.2 feet to an iron pin on the east side of Richwood Drive; thence with the curve of said street the chord of which is N. 15-05 W. 30 feet to the beginning corner.

THIS being the same property conveyed unto the Mortgagors herein by Deed of James P. LaCostes, Jr., and Cynthia F. LaCoste, dated August 13, 1984, and recorded on August 13, 1984, in Deed Book 12/9 at Page 300 records of the R. M. C. Office for Greenville County, South Carolina.



which has the address of 25 Richwood Drive Greenville (City)

S. C. 29607 (herein "Property Address");

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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