- [Space Above This Line For Recording Data] --

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 5

19. 84. The mortgagor is Melvin Johnson and Polly Ann Johnson

("Borrower"). This Security Instrument is given to which is organized and existing under the laws of South Carolina and whose address is 33. Villa Road Suite 401-A Piedmont West Greenville, South Carolina 29615 ("Lender").

Borrower owes Lender the principal sum of Twenty thousand, nine hundred, eighty six Dollars (U.S. S. 20, 986, 00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 10, 1999. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, or to be constructed thereon, situate, lying, and being in the State of South Carolina, County of Greenville, in Gantt Township, as shown on a plat of the property of Coredus Garrett, by C. C. Jones, Civil Engineer, dated November 13, 1962, and being a portion of the J. W. Ware tract, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point in the center of Davis Road as shown on the plat and running thence N. 61-22 E. 195 feet to an iron pin; thence N. 39-55 W. 179 feet to an iron pin; thence S. 20-51 W. 243 feet along the line of the Graffreaid property to a point in the center of the Davis Road; thence S. 83-05 E. 30 feet along the center of said Davis Road to the point of beginning.

This is the identical property conveyed unto Mortgagors herein by Deed of G. Lawrence Story and Kathleen H. Story, dated the 5th day of September, 1984, and recorded the 6 day of September , 1984, in the RMC Office for Greenville County, South Carolina, in Deed Book 1221 at Page 129.

STATE OF SOUTH CAROLINA SOUTH CAROLINA TAX COMMISSION DOCUMENTARY STAMP TAX STAMP TAX RELIES

which has the address of Route 5, Box 282 Davis Road Piedmont

[Street] [C-y]

South Carolina 29673 ("Property Address");

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-ENMA/EHLMC UNIFORM INSTRUMENT

Form 3041 12/83