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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 20,
 1984. The mortgagor is Robert M. Lloyd and Kathy Griffith Lloyd
 ("Borrower"). This Security Instrument is given to
Landbank Equity Corp.; which is organized and existing
 under the laws of South Carolina, and whose address is 33 Villa Road, Suite
401-A Piedmont West, Greenville, SC 29615 ("Lender").
 Borrower owes Lender the principal sum of Seventeen thousand, eight hundred fifty three
dollars and forty four cents (U.S. \$ 17,853.44). 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 April 1, 1995. 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 piece, parcel or lot of land with the improvements thereon
 situate, lying and being in Monaghan Mills Village, Greenville
 County, South Carolina, and being more particularly described as Lot
 No. 90, Section 1, as shown on a plat entitled "Subdivision for
 Victor-Monaghan Mills, Greenville, S.C.", made by Pickell & Pickell,
 Engineers, Greenville, S.C., on December 20, 1948, and recorded in the
 R.M.C. Office for Greenville County in Plat Book S, at Pages 179-181, (*)
 inclusive, and having, according to said plat, the following metes and
 bounds, to-wit:

BEGINNING at an iron pin on the western side of Haynesworth Street at the
 joint front corner of Lots Nos. 89 & 90, Section 1, and running thence
 along the joint line of said lots, N. 83-21 W. 93.5 feet to an iron pin
 on an alley; thence along the eastern edge of said alley, N. 6-39
 E. 76 feet to an iron pin at the rear corner of Lot No. 91; thence
 along the line of that lot, S. 83-21 E. 93.5 feet to an iron pin
 on the western side of Haynesworth Street; thence along the western side
 of said Haynesworth Street, S. 6-39 W. 76 feet to the beginning
 corner.

This is the same property conveyed to Robert M. Lloyd and Kathy
 Griffith Lloyd by Franklin E. Griffith and Kathryn M. Griffith by
 deed dated April 2, 1984 and recorded July 14, 1984 in deed book
 1216 at page 872 in the R.M.C. Office for Greenville County, South
 Carolina.

(*) and having according to a more recent survey by Freeland & Associates dated
 November 12, 1984, recorded in Plat Book 11 C at Page 52, such metes and bounds
 which has the address of 4 Haynesworth Street, Greenville,
 [Street] [City]

South Carolina 29611 ("Property Address");
 [Zip Code]

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.

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