) S. C.

P.E.

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of . Greenville ..., State of South Carolina:

ALL that certain lot of land, with the improvements thereon, situate, lying and being in the Town of Fountain Inn, County of Greenville, State of South Carolina, known and designated as Lot No. Eleven (11) as shown on revised plat made for W. Shell Thackston, dated May 16, 1963 by C. O. Riddle, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Cherry Lane, joint front corner with Lot No. 12 and running thence along Lot No. 12 S. 47-40 W., 159 feet to an iron pin; thence S. 42-20 E., 98.32 feet to a point; thence N. 49-40 E., 155.6 feet to a point on the western side of Cherry Lane; thence running along Cherry Lane N. 40-20 W., 100 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagors by deed of <u>C. J. Smith. Jr. & Marian</u>, dated 6/18/80 and recorded in the RMC Office for Greenville County in Deed Book 1127, Page 783, recorded 6-19-80, and by corrective deed dated June 24, 1980 and recorded in the RMC Office for Greenville County in Deed Book 188, Page 573 recorded 7-80.

COCCURENTARY TO COLLEGE

which has the address of . 109 Cherry Lane Fountain Inn

South Carolina 2964 (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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA-1 to 4 family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

4328 RV-2

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