WHEREAS, Borrower is indebted to Lender in the principal sum of . Twenty-two . thousand .nine... hundred and .no/100ths...(22,900.00)Dollars, which indebtedness is evidenced by Borrower's note dated.........May .28...(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on.....November .1,..2010....

ALL that piece, parcel or lot of land, with all improvements thereon, containing 1.48 acres, situate, lying and being on the southwestern side of Carr Road in the County of Greenville, State of South Carolina and being more particularly described on Plat of Deborah L. Bedding-field prepared by Freeland and Associates dated April 22, 1982 being recorded in Plat Book \mathcal{L}_{2} at page \mathcal{L}_{3} , to wit:

BEGINNING at a railroad spike in the center of Carr Road at the doint front corner of the within described property and property now or formerly belonging to Blakely, said railroad spike being 1,558.00 feet more or less from the intersection of Carr Road and Reedy Fork Road, and running thence along the center line of Carr Road the following courses and distances: S 42-13 E, 34.76 feet, S 51-40 E, 38.23 feet, S 58-52 E, 29.10 feet, S 65-03 E, 39.12 feet, S 65-59 E, 34 feet to a railroad spike in the center of Carr Road at the joint front corner of the within described property and property now or formerly belonging to Beddingfield; thence along the common line of said Beddingfield property S 13-40 W, 219.34 feet to an iron pin; thence S 78-02 W, 160.2 feet to an iron pin in the line of property now or formerly belonging to Rainey; thence along said Rainey line N 21-14 W, 356.2 feet to a point in the center of the creek; thence along the center line of said creek, the traverse of which is N 63-02 E, 118.67 feet to a point; thence continuing along the center line of said creek, the traverse of which is N 46-41 E, 70.12 feet to a railroad spike in the center of Carr Road, the point of BEGINNING.

DERIVATION: Deed of Deborah B. Windham formerly known as Deborah L. Beddingfield recorded May /, 1982 in Deed Book

167 at page 843.

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.

43740-0 SAF Systems and Forms

(State and Zip Code)

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