MORTGAGE

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY-ONE THOUSAND SIX HUNDRED AND NO/100 (\$61,600.00)

Dollars, which indebtedness is evidenced by Borrower's note dated. May 25, 1984

(herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on. May 1, 2009.

All that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, in Oneal Township, near Gilreath Mill, containing Five and 44/100 (5.44) acres, more or less, and being known and designated as the Lewis Hughes tract on plat of the W. Dennis Smith property as shown on plat prepared by John A. Simmons, Reg. Surveyor, dated Feb. 17, 1962, and which plat has been recorded in the R.M.C. Office for said County in Plat Book WW, pages 230, 231 and 232, and having the following courses and distances, to-wit: Beginning at an Iron Pin on the South side of a new road and running thence with the South side of said road N. 88-51 W. 100 feet to a point; thence with the South side of said road N. 86-15 W. 213 feet to an Iron Pin; thence with the East side of said road S. 4-56 E. 300 feet to an Iron Pin; thence S. 4-56 E. 272 feet to an Iron Pin; thence S. 45-04 W. 164 feet to an Iron Pin; thence S. 67-34 W. 100 feet to an Iron Pin; thence S. 77-04 W. 100 feet to an Iron Pin; thence S. 22-34 W. 168 feet to Clear Creek; thence down and with the meanderings of said Creek S. 69-15 E. 133 feet, N. 75-35 E. 173 feet, N. 35-55 E. 335 feet and N. 67-35 E. 162 feet to a point in creek; thence N. 23-30 W. 85 feet to an Iron Pin; thence N. 10-30 W. 123 feet to an Iron Pin; thence N. 1-09 E. 130.1 feet to an Iron Pin; thence N. 13-05 E. 227.8 feet to the beginning point. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is the same property conveyed to David C. Jones and Donna L. Jones by John K. McCanless and Pauline A. McCanless by deed recorded in said Office on October 24, 1979, in Deed Book 1114 at page 120, and the same property conveyed to the Mortgagors herein by David C. Jones and Donna L. Jones by deed to be recorded forthwith in said Office.

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33	STATE OF SOUTH CAROLINA TO SOUTH CAROLINA TAX COMMISSION DOCUMENTARY		
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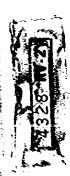
S. C. ..29651 (herein "Property Address");
[State and Zip Code]

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.

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