[State and Zip Code]

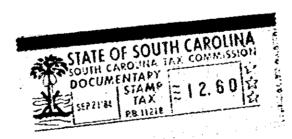
MORTGAGE

THIS MORTGAGE is made this, 20th day of September

19.84 between the Mortgagor Stanley G. Gray and Susan P. Gray

(herein "Borrower"), and the Mortgagee, WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 206 South Main Street, Woodruff, S. C. 29388 (herein "Lender").

All that certain piece, parcel or lot of land, situate, lying and being in the State and County aforesaid, in Butler Township, on the West side of Harlequin Court, being known and designated as Lot No. One Hundred Ninety-nine (199) as shown on plat entitled "Addition to Heritage Lakes" prepared by Piedmont Engineers & Architects, dated February 18, 1981, which plat is recorded in the R.M.C. Office for said County in Plat Book 8-P at page 43. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is the same property conveyed to the Mortgagors herein by W. N. Leslie, Inc., by deed recorded in said Office on April 4, 1984, in Deed Book 1209 at page 853.



which has the address of 120 Harlequin Court Simpsonville (City)

PS. C. 29681 (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 sted in a schedule of exceptions to coverage in any title insurance policy insuring I ender's interest in the Property.



