2001 1408 901 513

MORTGAGE

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 perfermance 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: in Butler Township, being known and designated as Lot No. 95, Block B, Orchard Acres, according to a plat thereof recorded in the RMC Office for Greenville County, South Carolina in Plat Book BB, at Page 103, and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on Watson Road at the corner of Lot No. 94 and running thence along Watson Road N. 9-58 W. 110 feet to an iron pin at the corner of Lot No. 96; thence with the line of that Lot N. 80-02 E. 212 feet to an iron pin; thence S. 8-27 E. 110.2 feet to an iron pin at the rear corner of Lot No. 94; thence with the line of that Lot S. 80-02 W. 209 feet to the beginning corner on Watson Road.

This is the same property conveyed to the Mortgagor herein by Deed recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1033, at Page 107, on March 16, 1976.

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which has the address of

August 1, 2002

Lot 95, Block B, Orchard Acres,

Taylors, (City)

South Carolina 29687

(Street) (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.

SOUTH CAROLINA—1 to 4 Family—6 75—FNMA THEMC UNIFORM INSTRUMENT

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