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MORTGAGE

THIS MORTGAGE is made this. 30th day of October

19.78, between the Mortgagor, Joel. W. Collins, Jr. and Diane D. Collins.

(berein "Borrower"), and the Mortgagee, Carolina Federal under the laws of South Carolina whose address is 500 E. Washington St., (P.O. Box. 10148). Greenville, S. C. 29603. (berein "Lender").

BEGINNING at an iron pin on the northern side of Pimlico Road at the joint front corner of Lots 473 and 472 and running thence along the common line of said lots N. 69-30 W. 161.5 feet to an iron pin at the joint rear corner of said lots: thence S. 26-29 W. 100.0 feet to an iron pin at the joint rear corner of lots 471 and 472; thence along the common line of said lots S. 67-35 E. 160.5 feet to an iron pin at the joint front corner of said lots on the northern side of Pimlico Road; thence along said road N. 27-05 E. 93.5 feet to an iron pin; thence continuing with said road N: 25-05 E. 12.0 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Oscar W. Bannister, Jr. and Kerry W. Bannister, recorded the 30th day of October , 1978, in Deed Book 1090 at Page 745.

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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.

MORTGAGE

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