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 performance 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:

ALL that certain lot of land in the State of South Carolina, County of Greenville, City of Greenville, situate on the Northern side of Brookside Way, shown as Lot No. 1 on property of J. Louis Coward Construction Company and M. G. Proffitt, Inc., recorded in Plat Book X at Page 181 and being further described as follows:

BEGINNING at an iron pin on the Northern side of Brookside Way at the joint front corner of Lots 1 and 2 and running thence with the line of Lot No. 2 N. 12-47 W. 110 feet to an iron pin; thence N. 2-35 W. 55 feet to an iron pin; thence N. 39-46 E. 15.2 feet to the Southwestern side of a 10 foot strip reserved for utilities; thence with the said strip N. 54-40 W. 30 feet to an iron pin; thence S. 30-24 W. 246.2 feet to an iron pin on Brookside Way; thence with the Northern side of Brookside Way N. 88-32 E. 41 feet; N. 82-44 E. 70.2 feet; N. 79-48 E. 56.3 feet to the point of beginning.

THIS being the same property conveyed to the Mortgagors herein by a certain deed of Kerry L. Avant and Elizabeth S. Avant dated March 28, 1980, and thereafter filed on the same date in the RMC Office for Greenville County in Deed Book

1122 at Page 937.

A DESCRIPTION OF SHAPE

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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.

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