## 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 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 piece, parcel or lot of land, situate, lying and being in the County of Greenville, in Greenville Township, City of Greenville, State of South Carolina, on the Northeast corner of Watts Avenue and Biltmore Drive, and being shown and designated as Lot No. 20 on plat of property of Parish, Gower and Martin, recorded in the RMC Office for Greenville County, S. C. in Plat Book H, Page 176, and having, according to a more recent plat prepared by Carolina Surveying Co., dated March 27, 1980, entitled "Property of Wyllys H. Taylor, Jr.", the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast corner of the intersection of Watts Avenue and Biltmore Drive, and running thence with Biltmore Drive, N. 0-48 E., 165 feet to an iron pin at the joint rear corner of Lots 17 and 20; thence along the line of Lot 17, S. 84-34 E., 60 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence along the line of Lot 19, S. 0-48 W. 165 feet to an iron pin on Watts Avenue; thence along Watts Avenue, N. 84-34 W., 60 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagor herein by deed of Moon Landrieu, Secretary of Housing and Urban Development, of Washington, D. C., dated October 23, 1979 and recorded in the RMC Office for Greenville County on November 1, 1979 in Deed Book 1114, at Page 830.

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, casements 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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