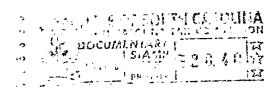
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WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY-.
SIX THOUSAND AND NO/100 (\$66,000.00)----- Dollars, which indebtedness is evidenced by Borrower's note dated ... May. 12. 1980
(herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on
June 1. 2005

ALL that piece, parcel of lot of land, with the buildings and improvements thereon, lying and being on the southeasterly side of Woody Creek Road, near the City of Greenville, South Carolina, being known and designated as Lot No. 395 on plat entitled "MAP 1, SECTION 2, SUGAR CREEK", as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7-C, at Page 68, and having such metes and bounds as shown on said plat.

This being the same property conveyed to the mortgagors herein by deed of Cothran & Darby Builders, Inc., to be executed and recorded of even date herewith.



South Carolina 29651 (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.

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