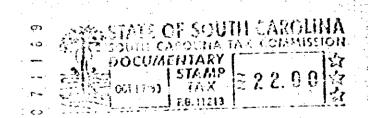


All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 40 on a plat entitled "Old Mill Estates", prepared by J. Q. Bruce, Surveyor, recorded in the RMC Office for Greenville County in Plat Book 000, page 159 on September 14, 1967, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in Edwards road and running thence with the right of way for Mill Pond Court, N. 60-00 E., 180 feet to an iron pin; thence turning and running with the joint line of Lots Nos. 40 and 39 S. 27-02 E., 110 feet to an iron pin at the joint rear corner of Lots Nos. 40 and 41; thence turning and running with the joint line of Lots Nos. 40 and 41, S. 60-28 W., 184.3 feet to an iron pin on Edwards Road; thence running with the right of way for Edwards Road N. 30-08 W., 39.4 feet to an iron pin in Edwards Road; thence still with the right of way for Edwards Road, N. 22-22 W., 72.1 feet to an iron pin, the point of beginning.

This is the same property conveyed to the above named mortgagor by deed of B.T.M. Corporation, recorded in the RMC Office for Greenville County in Deed Book 988, at page 307 on November 15, 1973.



Greenville, SC (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/FHLMC UNIFORM INSTRUMENT

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