

EXHIBIT A

TO FURTHER SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, as the same may be renegotiated under the terms of the Note at the end of the Initial Loan Term or any Renewal Loan Term, (b) 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 (c) 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 also mortgage, grant and convey to Lender and Lender's successors and assigns, a second mortgage lien on the following described real property:

All that piece, parcel or lot of land, situate, lying and being on the Northern side of Oak Ridge Court, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 228 as shown on a plat entitled "Map No. 2, Section I, Sugar Creek," as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-R at page 85 and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Oak Ridge Court at the joint front corner of Lots Nos. 227 and 228 and running thence with the line of Lot No. 227 N. 34-08-32 W. 165 feet to an iron pin in the rear line of Lot No. 229; thence with the rear line of Lot No. 229 S. 57-00-16 W. 107.34 feet to an iron pin on the Northern edge of Stone Ridge Road; thence with the Northern edge of Stone Ridge Road S. 25-31-51 E. 135.01 feet to an iron pin at the intersection of Stone Ridge Road and Oak Ridge Court; thence with the intersection of Stone Ridge Road and Oak Ridge Court S. 68-30-08 E. 35.27 feet to an iron pin on the Northern side of Oak Ridge Court; thence with the Northern side of Oak Ridge Court No. 28-16-40 E. 107.72 feet to the point of beginning.

Derivation: Deed of Thomas W. and Barbara B. Hughes, dated July 6, 1979, recorded in the R.M.C. Office for Greenville County in Deed Book 1106 at Page 298.

Street Address: 303 Stone Ridge Road, Rt. 4, Greer, S. C. 29651

Lender expressly agrees to and Borrower conditions the granting of the foregoing second mortgage lien on, the release of said second mortgage lien upon Borrower's payment to principal reduction of the amount of \$54,000 during the term of this loan upon the sale of the aforesaid Lot 228, Sugar Creek Subdivision.

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