MORTGAGE

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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.

ALL that certain piece, parcel or tract of land with improvements thereon, lying and being situate in Fairview Township, County of Greenville, State of South Carolina and near the Town of Fountain Inn and containing 5.39 acres, more or less, according to plat made by J.L. Montgomery, RLS, dated May, 1979 and being more fully described in accordance with said plat, to-wit:

BEGINNING at an iron pin in the center of Willis Road, also known as Pine Road, 1,304.41 feet from the intersection of Willis Road (Pine Road) and S.C. Highway 418, also known as Jenkins Bridge Road, and running thence S. 88-47 E., 918.03 feet to an iron pin; thence S. 1-00 W., 200 feet to an iron pin; thence S. 4-17 W., 200.35 feet to an iron pin; thence N. 88-45 W., 571.28 feet to an iron pin; thence N. 1-46 E., 199.5 feet to an iron pin; thence N. 1-00 W., 200 feet to an iron pin being on the edge of said road right of way and approximately 20 feet east of the point of beginning.

This being the same property conveyed to Mortgagor by deed of William Seaborn and Melvin K. Younts recorded in the RMC Office for Greenville County in Deed Book 1158 at page 858 on November 27, 1981.

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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