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 State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being near the City of Greenville, State of South Carolina, being shown and designated as Lot No. 12 of a subdivision known as Staunton Court, as shown on plat thereof prepared by Piedmont Engineers & Architects, dated June, 1966, recorded in the RMC Office for Greenville County in Plat Book PPP, at page 143 and also shown on plat entitled "Property of Grady E. Burchett and Linda H. Burchett" dated May 12, 1983, prepared by Richard D. Wooten, Jr., RLS, and having according to said survey the following metes and bounds, to-wit:

Beginning at an iron pin on the eastern side of Staunton Court, joint corner with Lot 13 and running thence N 58-19 E 110.1 feet to an iron pin; thence along property now or formerly of Palmer S 31-55 E 150.06 feet to an iron pin; thence S 58-19 W 110.65 feet to an iron pin along the line of property designated as Lot 11; thence along the easterly right of way of Staunton Court N 31-48 W 150.0 feet to the point of beginning. Being the same property conveyed to The Administrator of Veterans Affairs by Deed of Frank P. McCowan, Jr., as Master dated September 5, 1974, recorded January 28, 1975 in Deed Book 1013, page 912.

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Greenville 107 Staunton Court which has the address of [City] [Street] (herein "Property Address");

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/FHEMC UNIFORM INSTRUMENT

SAF Systems and Forms

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