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MORTGAGE

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THIS MORTGAGE is made this 20th day of May , 1993, between the Mortgagor, RAYBURN HOME CONSTRUCTION, INC. , (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association of South Carolina, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

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 ________, State of South Carolina.

BEGINNING at an iron pin at the joint front corners of Lots 181 and and 182 and running with the Southern side of Mt. Vista Avenue N. 64-37 E. 49.88 feet to an iron pin; thence with property now or formerly of Harrison S. 25-19 E. 147.43 feet to an iron pin; thence S. 16-33 W. 15.23 feet to an iron pin; thence S. 66-42 W. 39.65 feet to an iron pin in the line of lot 131; thence with the joint lot of Lots 181 and 182 N. 25.21 W. 157.32 feet to the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of Davil L. Harrison and Dorothy C. Harrison, dated May 20, 1983 and recorded simultaneously herewith.

STATE OF SOUTH CAROLINA

CAROLINA YAX COMM. SHOTE

DOCUMENTARY

STAMP

FATZERS TAX

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which has the address of Portion of Lot 182, Mount Vista Avenue, Greenville,

South Carolina (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 (with amendment adding Para 24)

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