"This Mortgage is amended and supplemented by an Adjustable Rate Loan Rider of the same date signed by the borrower which is incorporated into, and shall be deemed a part of, the Mortgage."

GREENVILLE CO. S. C.

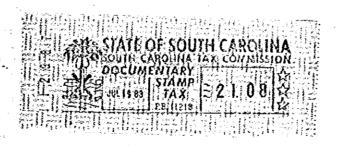
MORTGAGE

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	th
the state of North U	arolina , whose address is 201 South Tryon Street (herein "Lender").

All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 5-A of a subdivision known as WOODWIND TOWNHOUSES, Phase I, according to a plat thereof, dated December 2, 1981, prepared by Heaner Engineering Co., Inc. and recorded 12/30/81 in the RMC Office for Greenville County in plat book 8-P at page 52, and having such metes and bounds as shown thereon.

This is the same property conveyed to mortgagor by The Fortis Corporation by deed dated July 7, 1983 to be recorded herewith.



which has the address of ... 102 East Bay Court MAULDIN (City)

S. C. 29662 (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.

43740-0 SAF Systems and Forms