PED DOPP

MORTGAGE

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in Belle Terre Acres Subdivision, Section 2 and according to a plat of said Subdivision recorded in Plat Book 4-F, at Pages 8 and 9, said lot is known and identified as Lot No. 31 and according to a survey by Robert R. Spearman, Surveyor, dated September 15, 1983, said lot is more particularly described as follows, to-wit:

BEGINNING at a point on the West side of E1-Je-Ma Drive which point is approximately 165 feet from its intersection with Driftwood Drive; thence along the Street South 03-27 East 60.0 feet to an iron pin and continuing along said street South 15-47 East 60.0 feet and South 26-16 East 55.0 feet to an iron pin; thence leaving the street and running South 69-16 West 367.10 feet to an iron pin; thence North 38-34 West 340.0 feet to an iron pin; thence North 47-06 East 165.0 feet to an iron pin; thence along the joint property line of Lots 31 and 32 South 78-14 East 398.4 feet to the point of BEGINNING.

This is the identical property conveyed Barry L. Stone and Alice N. Stone by Rebecca S. Riddle by deed dated December 13, 1982 and recorded in Deed Book 1178, at Page 799, in the R.M.C. Office of Greenville County, South Carolina.

THE RESERVE THE PROPERTY OF THE PARTY OF THE

which has the address of Lake E1-Je-Ma Drive Piedmont, QV5.

[Street] [City]

South Carolina 29673 ... (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/FHLMC UNIFORM INSTRUMENT

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