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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 ________, State of South Carolina.

and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Nov. 7,

ALL that certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina, lying and being on the Eastern side of Dove Tree Road, being known and designated as lot 113 of Dove Tree Subdivision, a plat of which is recorded in the RMC Office of Greenville County in Plat book 4X at pages 21-23 and having, according to a more recent plat, entitled "Survey for Ronald Jack McCoy" by R. B. Bruce, dated February 9, 1983, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Dove Tree Road at the joint front corner of lots 112 and 113 and running thence with the line of lot 112 S. 76-09 E. 160.2 feet to an iron pin in the rear line of lot 101; thence S. 13-55 W. 125 feet to an iron pin at the joint rear corner of lots 113 and 114; thence with the line of lot 114 N. 76-09 W. 160.2 feet to an iron pin on the eastern side of Dove Tree Road; thence with Dove Tree Road N. 13-51 E. 125 feet to an iron pin, the point of BEGINNING.

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which has the address of Lot 113, Dove Tree Greenville, (City)

South Carolina 29609 (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 (with amendment adding Para 24)

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