[Space Above This Line For Recording Data]

MORTGAGE

ALL that lot of land with the buildings and improvements thereon situate on the west side of Chuckwood Drive, in the town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot 537, Section V, Sheet Two on plat of Westwood Subdivision, made by Piedmont Engineers and Architects, November 28, 1972, recorded in the RMC Office for Greenville, South Carolina, in Plat Book 4X at Page 63 and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the west side of Chuckwood Drive at the joint corner of Lots 536 and 537 and runs thence along the line of Lot 536 S 60-30 W, 143.6 feet to an iron pin; thence S 30-59 E, 86 feet to an iron pin; thence N 60-30 E, 140.1 feet to an iron pin on the west side of Chuckwood Drive; thence along Chuckwood Drive N 28-40 W, 86 feet to the beginning corner.

DERIVATION: Deed of American Federal Bank, FSB recorded

Sectorby: 1984 in Deed Book 1220 at Page 926.

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	SOUTH CAROLINA TAX COMMISSION
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which has the address of 204 Chuckwood, Simpsonville, SC 29681

[Street] [C :3]

South Carolina [C :3]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Form 3041 12/83