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(Space Above This Line For Recording Data)

MORTGAGE

ALL that lot of land situate on the northerly side of Plantation Drive in the County of Greenville, State of South Carolina, being shown as Lot No. 4 on a plat of property of Holly Tree Plantation, Phase III, Section 1, Sheet 1, dated September 1, 1978, prepared by Piedmont Engineers, Architects and Planners, recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at page 74, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Plantation Drive at the joint front corner of Lot 3 and Lot 4, and running thence with Lot 3, N. 8-40 W. 200.75 feet to an iron pin at the joint rear corner of Lot 3 and Lot 4; thence N. 69-24 E. 120 feet to an iron pin at the joint rear corner of Lot 4 and Lot 5; thence with Lot 5, S. 8-00 E. 223.46 feet to an iron pin on Plantation Drive; thence with said drive S. 87-31 W. 29 feet to an iron pin; thence still with said drive, S. 77-54 W. 86 feet to the point of beginning.

This is a portion of that property conveyed to the mortgagor herein by deed of Holly Tree Plantation, a Limited Partnership, recorded September 7, 1978, in Deed Book 1086 at page 935 in the R.M.C. Office for Greenville County.

This conveyance is subject to any and all existing easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record or on the premises.

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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

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