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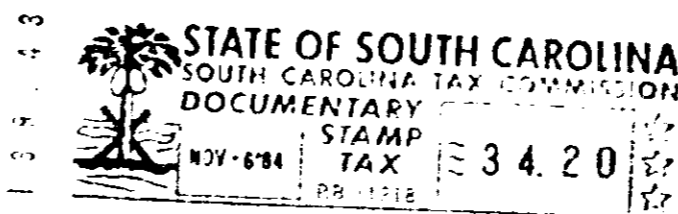
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 01,
 19.84. The mortgagor is James H. Bane and Barbara J. Bane
 ("Borrower"). This Security Instrument is given to
Southern Equity Mortgage, Inc., which is organized and existing
 under the laws of South Carolina, and whose address is 745 N. Pleasantburg Dr.
P.O. Box 16059, Greenville, SC 29606 ("Lender").
 Borrower owes Lender the principal sum of One Hundred Fourteen Thousand
Dollars (U.S. \$ 114,000.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on November 01, 1984. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
 the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the County of
 Greenville, State of South Carolina on the southern side of Deerfield Drive, being shown
 and designated as Lot 12, of Deerfield Section 2 prepared by Freeland and Associates
 dated January 29, 1981, and having according to a more recent survey thereof, made by
 Freeland and Associates dated June 19, 1984, entitled "Property of James H. Bane and
 Barbara Bane" and recorded in Plat Book 105 at page 23, and also according to a more
 recent plat dated October 24, 1984, by Freeland and Associates.

BEGINNING at the joint front corner of Lots 12 and 13 running S 9-21 W 205.32 feet to an
 iron pin at the joint corner of Lots 12 and 13 thence renning N 81-04 W 250.0 feet to an
 iron pin at the joint rear corner of Lots 12 and 11; thence running N 9-21 E 200.07 feet
 to a joint front corner of Lots 12 and 11; thence running S 81-07 E 219.13 feet along
 Deerfield Drive to the point of beginning.

This is the same property as that conveyed to James H. Bane and Barbara Bane by deed of
 Janice Fant Gilmore and Mae Belle Esco Fant dated and recorded June 20, 1984, in Deed
 book 1215 at page 384 in the RMC Office for Greenville County, South Carolina.



which has the address of 304 Deerfield Drive Greer,
 [Street] [City]
 South Carolina 29651 ("Property Address");
 [Zip Code]

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 seized 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

Form 3041 12/83

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Modified as of 6/1 84

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