SOUTH CAROLINA FINA GREENVILLE CO. S. C.

FORM NO. 1278 PAGE 747

REGULATION TO DESCRIPTION OF AGE TO A 15 FF TO THE MORTGAGE is made this 2 day of May 19.73.,

Detween the Mortgagor, Stewart Lynn Smith and Jo Ann T. Smith

(herein "Borrower"),

and the Mortgagee, Carolina National Mortgage Investment Co., In a corporation organized and existing under the laws of South Carolina 99402 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thirty Thousand Eight Hundred and No/100 (\$30,800.00)------Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for mouthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2003.;

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 20 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 _______Greenville_______, State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #15, Sundown Circle, Peppertree Subdivision, Section #1, as shown on a plat dated February 17, 1972, recorded in Plat Book 4N at Page 72, and having, according to said plat, the following metes and bounds, to-wit;

BEGINNING at a point located on the Southern side of the right-of-way of the cul-de-sac at the Eastern end of Sundown Circle, a joint corner of Lots #14 and 15; thence S. 23-00 E. 145.0 feet to a point; thence S. 77-54 W. 60.8 feet to a point; thence N. 65-30 W. 63.6 feet to a point; thence N. 8-52 W. 135.4 feet to a point on said right-of-way of Sundown Circle; thence along said right-of-way N. 81-00 E. 25.0 feet to a point; thence S. 54-43 E. 32.7 feet to a point; thence N. 88-16 E. 30.0 feet to the point of beginning.

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 in the event 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 unencombered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any ease-yents and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insurance render's interest in the Property.