R.H.C

BOOK 1375 FAGE 621

THIS MORTGAGE is made this. 13th day of AUGUST

19.76., between the Mortgagor, JOSEPH A. REAVES, JR. and CAROL S. REAVES

(herein "Borrower"), and the Mortgagee, South Carolina

Federal Savings & Loan Association a corporation organized and existing

under the laws of United States of America, whose address is 1500 Hampton Street

Columbia, South Carolina (herein "Lender").

ALL that piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the southeastern side of Pine Oak Way, in Greenville County, South Carolina, being shown and designated as Lot No. 110, on a plat of PEPPERTREE, SECTION II, made by Piedmont Engineers and Architects, dated June 15, 1972, revised January 17, 1973, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-X, page 3, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Pine Oak Way at the joint front corners of Lots 110 and 111 and running thence along the common line of said lots, S. 63-04 E., 173 feet to an iron pin; thence N. 54-41 E., 20 feet to an iron pin; thence N. 0-59 W., 90 feet to an iron pin at the joint rear corners of Lots Nos. 109 and 110; thence along the common line of said lots, N. 72-30 W., 139.3 feet to an iron pin on Pine Oak Way; thence along the southeastern side of Pine Oak Way, S. 28-29 W., 75 feet to an iron pin, the point of beginning.

The within property is the same conveyed to the Mortgagors by deed of United Builders, Inc., dated August 13, 1976, to be recorded herewith.



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

[State and Zip Code]