MORTGAGE

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 21 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 piece, parcel or lot of land shown as Lot 37 on plat of Oakfern, Section II, recorded in Plat Book 6H at Page 53 and having according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the eastern side of Oakfern Court at the front corner of Lot 37 running thence N 83-39 E 156.38 feet to a point; thence running S 6-58 E 164.02 feet to a point; thence running N 77-21 W. 185.63 feet to a point on the eastern side of Oakfern Court; thence running N 3-09 E 105 feet to a point on the eastern side of Oakfern Court, the point of the BEGINNING.

This is the same property conveyed to the Mortgagors by deed of Edward H. Hembree Builders, Inc., dated July 10, 1978, and recorded in the R.M.C. Office for Greenville County, South Carolina, at Deed Book 1082, Page 955.

STAX 2 2 6.

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 -- I to 4 Family-- 6, 75 -FNMA/FHLMC UNIFORM INSTRUMENT

[State and Zip Code]

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