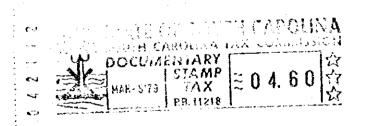
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ALL that lot of land in the County of Greenville, State of South Carolina, in Austin Township, near Simpsonville, South Carolina, known as Lot No. Two (2) on plat of J.B. and Eleanor T. Jones and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of a new cut street at the corner of Lot No. One (1), which iron pin is situate 284.9 feet North of the intersection of East Curtis Street (East Georgia Road) and running thence along the line of Lot. No. one (1), S76-22W 206.4 feet to an iron pin; thence N16-23W 105 feet to an iron pin; thence N76-22E 208.2 feet to an iron pin on said street; thence with said street S16-28E 105 feet to the point of beginning.

AND being the same identical property conveyed unto Jerry Louis Calvert by deed of Billy Mack Smith dated March 8, 1965, of record in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 771 at page 490, the said Jerry Louis Calvert having conveyed an undivided one-half interest in subject property to Ruth C. Calvert by deed dated January 19, 1979, recorded January 29, 1979, of record in the R.M.C. Office for Greenville County, S.C., in Deed Book 1096 at page 184.



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

4328 RV-2