MORTGAGE

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All that certain piece, parcel or tract of land situate, lying and being in the City of Greenville, Greenville County, State of South Carolina on the eastern side of Lake Forest Drive being known and designated as Lot 102 Stone Lake Heights Subdivision, Section 2, as more particularly appears on that certain plat of Stone Lake Heights, Section 2, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book W at page 87 and as appears on that certain plat of property prepared for Harris P. and Billie H. Gravely by John R. Long, Surveyor, dated June 13, 1979, recorded in Plat Book 7 I at page 9 in the R.M.C. Office for Greenville County and having according to said more recent plat the following metes and bounds:

BEGINNING at an iron pin on the eastern side of the right-of-way or Lake Forest Drive designated as Pt. 1 and running thence with the side line of lot 102 S. 87° 15′ 30″ E. 194.93 feet to an iron pin; thence N. 3° 21′ 43″ E. 19.93 feet to an iron pin; thence N. 19° 29′ 5″ E. 89.86 feet to an iron pin; thence N. 86° 29′ 29″ W. 204.11 feet to an iron pin on the right-of-way for Lake Forest Drive; thence with the right-of-way from Lake Forest Drive S. 11° 35′ 60″ 110.02 feet to the point of beginning.

This property is conveyed subject to all restrictions, easements and zoning ordinances of record or on the ground affecting said property.

This is the same property conveyed to Harris P. Gravely and Billie H. Gravely by deed of Ward S. Stone, Sr. dated June 14, 1979, recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1104 at page 276.

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which has the address of	19 Lake Forest Drive	, Greenville
	[Street]	[City]
South Carolina	(herein "Property Address");	
(State and Zip Code)		

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.

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