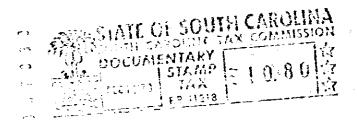
N 0

> BEGINNING at an iron pin on the southern side of Collins Creek at the joint front corner of Lots Nos. 21 and 22 and running thence with the line of Lot No. 21 S. 9-12 E. 254.24 feet to an iron pin on the northern side of an unnamed alley at the joint rear corner of Lots Nos. 21 and 22; thence with the northern side of said unnamed alley the following courses and distances: N. 76-31 E. 74.3 feet to an iron pin; S. 83-40 E. 37.09 feet to an iron pin at the joint rear corner of Lots Nos. 22 and 23; thence with the line of Lot No. 23 N. 0-22 E. 249.44 feet to an iron pin on the southern side of Collins Creek at the joint front corner of Lots Nos. 22 and 23; thence with the southernside of Collins Creek S. 85-35 W. 151.82 feet to the point of beginning.

DERIVATION: Deed of Robert S. Small, Jr., recorded in the RMC Office for Greenville County on December 1979 in Deed Book 1/12 at Page 108 .



which has the address of Lot 22, Collins Creek S/D, Greenville.....(herein "Property Address");

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

45-45-46