Whereas, Borrower is indebted to Lender in the principal sum of Twenty-two Thousand. Four ... Hundred Forty-eight & 98/100 (\$224 Bollars) which indebtedness is evidenced by Borrower's note dated February ..., 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on ... December 1, 2000

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, situate, lying and being in the State of South Carolina, County of Greenville, located on the Western side of an unnamed street (sometimes referred to as Crosby Circle and sometimes referred to as MacKenzie Road), being shown and designated as lots 13 and 14 on a plat entitled "Blue Sky Park", dated June, 1948, by C. C. Jones, said plat being recorded in the RMC Office for Greenville County in Plat Book S at page 83, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western edge of said road at the joint front corner of Lot 14 with Lot 1, and running thence with the joint line of said Lots, N80-30W 150 feet to a point at the joint line with Lot No. 2; thence with the joint lines of Lots 14 and 13 with Lot No. 2, N9-30E 100 feet to an iron pin at the joint rear corner with lot No. 12; thence with the joint line with Lot 12, S80-30E 150 feet to an iron pin on the western edge of said road; thence with the western edge of said road, S9-30W 100 feet to the point of beginning.

This is that property conveyed to Mortgagor by deed of First Citizens Bank and Trust Company of South Carolina as Executor of the will of David E. Reynolds dated and filed concurrently herewith.

which has the address of Lots 13 and 14, MacKenzie Road, 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, casements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

THE RESERVE OF THE PROPERTY OF

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

0 7 C

TO SHEET WAR

1510

22 RV.2