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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 with all buildings and improvements thereon, situate, lying and being on the southeastern side of Bennington Road in Greenville County, South Carolina being known and designated as Lot No. 77 as shown on a plat entitled CANEBRAKE I, made by Enwright Associates dated August 18, 1975 recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5-P at Page 46 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Bennington Road at the joint front corner of lots nos. 76 and 77 and running thence along the common line of said lots, S. 34-44 E. 140.67 feet to an iron pin; thence N. 58-45 E. 85 feet to an iron pin at the joint rear corner of lots nos. 77 and 78; thence N. 28-37 W. 138.71 feet to an iron pin on the southeastern side of Bennington Road; thence with the southeastern side of Bennington Road in a southwesterly direction an arc distance of 100.03 feet to an iron pin, the beginning corner.

The above property is the same property conveyed to Garrett R. Codrington and Kerstin M. Codrington by deed of United Builders, Inc. of even date to be recorded herewith.

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which has the address of Lot 77 Bennington Road Green

(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 (with amendment adding Para 24)

4328 RV-2

THE PERSON NAMED OF