This instrument was prepared by: Louis C. Tucci, Esq.

S. C.
W 199 MORTGAGE
(Renogotiable Rate 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 ofGreenville....., State of South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 117, of Ingelwood Horizontal Property Regime, as is more fully described in Master Deed dated October 1, 1974, and recorded in the RMC Office for Greenville County in Deed Book 1008 at page 69, and survey and plot plan recorded in Plat Book 5-F at page 79.

This is the same property conveyed to the mortgagors herein by deed of Keith W. Newell and Lorraine D. Newell dated July 22, 1980 and recorded in the RMC Office for Greenville County in Deed Book 129 at page 692.

To Have and To Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter crected 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

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