GREENVILLE CO. S.C. MORTGAGE

EDG# 1511 HASE 181

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THIS MORKGAGE is his left. 11th day of AUGUST

19.80, between the Morgagor, GARY R, WATKINS AND JENNIFER K, WATKINS.

(herein "Borrower"), and the Mortgagee,

(herein "Borrower"), a corporation organized and existing

under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON

STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

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.

ALL those piece, parcels or lots of land situate, lying and being on the northwestern side of Regent Drive, in Paris Mountain Township, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lots Nos. 56 and 57 of a subdivision known as Edgefield, and having, in the aggregate, according to a plat of said subdivision, prepared by Piedmont Engineering Service, dated March 1957, revised September 1957, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book NN, Page 195, the following metes and bounds:

BEGINNING at an iron pin on the northern side of Regent Drive at the joint front corners of Lots Nos. 57 and 58 and running thence N. 49-15 W. 210.9 feet to a point; thence running N. 35-29 E. 72.9 feet to a point; thence continuing N. 42-47 E. 127.6 feet to a point; thence running S. 49-15 E. 213.5 feet to a point; thence running with Regent Drive S. 40-45 W. 200 feet to the point of beginning.

Derivation: Deed Book 1125, Page 184 - Wilmer H. Fann and Katherine F. Fann 5/5/80

S. C. 29609 (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.

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

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