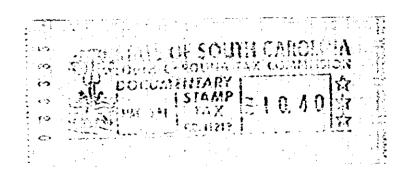
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 those lots of land situate on the eastern side of Davis Street in the County of Greenville, State of South Carolina, being shown as Lot 30 and 31 on a plat of SANS SOUCI PARK SUBDIVISION dated May 19, 1914, recorded in Plat Book C at Page 158 in the R.M.C. Office for Greenville County and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of lots 31 and 32 and running thence with Lot 31, S. 55-54 E. 125 feet to an iron pin at the joint rear corner of Lot 31 and 32; thence S. 33-51 W. 102 feet to an iron pin on the northeastern side of Church Street, thence with Church Street N. 46-50 W. 98 feet to an iron pin at the intersection of Church Street and Davis Street; thence with said street N. 17-45 E. 93 feet to the point of beginning.

THIS is the same property conveyed to the mortgagors by Joseph W. Collins and Margita K. Adams Collins by deed of even date herewith to be recorded.



which has the address of... [Street] s.c. . . (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-FNMA/FHLMC UNIFORM INSTRUMENT

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