MORTGAGE

THIS MORTGAGE is made this. 29th

1981 , between the Mortgagor, Elizabeth M. Gilchrist

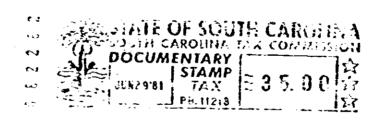
Bank of South Carolina (herein "Borrower"), and the Mortgagee, First National

under the laws of South Carolina (whose address is P. O. Box 225)

Columbia, S. C. 29202 (herein "Lender").

All that certain piece, parcel or lot of land situate, lying and being on the eastern side of Rockwood Drive in the city and county of Greenville, State of South Carolina being shown and designated as Lot 5 on a plat of Meyers Park, Section I, recorded in the RMC Office for Greenville County in Plat Book 5P, at Page 53 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Rockwood Drive at the joint front corner of Lots 5 and 6 and running thence with the common line of said lots, N. 87-41 E. 166.61 feet to a point; thence N. 7-59 E. 121.97 feet to a point at the joint rear corner of Lots 4 and 5; thence with the common line of said lots, S. 87-41 W. 188.42 feet to a point on the eastern side of Rockwood Drive; thence with the eastern side of Rockwood Drive, S. 2-19 E. 120 feet to the point of beginning; and being the same property acquired by borrower by deed of Juanita S. Mackey recorded November 13, 1980 in the RMC Office for Greenville County in Deed Book 1137, Page 232.



South Carolina . 29605.... (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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THE CANADA

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