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MORTGAGE

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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, shown and designated as lot 35 Monaview Subdivision, plat of which is recorded in the RMC office for Greenville County, South Carolina in Plat Book 4N, Page 52 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the northern edge of Rainbow Court and running thence due north 168.8 feet to a point, the joint rear corner of lots 18 and 17; thence S. 67-42 E. 22.8 feet to a point at the joint rear corner of lots 17 and 16; thence S. 54-15 E 129.4 feet to a point; thence S. 43-08 W 134.4 feet to a point on the edge of Rainbow Court; thence along the edge of Rainbow Court N. 68-27 W. 36.7 feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of William Goldsmith Company and recorded in the RMC office for Greenville county on November 27, 1972 in Deed book 961 at page 316.

This is a second mortgage and is Junior in Lien to that mortgage executed by Ronald H. and Joy J. Eastman to First Federal of South Carolina which mortgage is recorded in RMC office for Greenville county in book 1258 at page 461 and recorded on November 27, 1972.

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which has the address of 4 Rainbow Court

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Greenville

South Carolina 29611 (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.

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