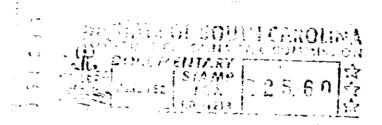
MORTGAGE

ALL that certain piece, parcel, or unit, situate, lying, and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 19-C, Sugar Creek Villas Horizontal Property Regime, as is more fully described in Declaration of Sugar Creek Villas Horizontal Property Regime (Master Deed) dated September 15, 1980, recorded on September 15, 1980 in the R. M. C. Office for Greenville County, South Carolina, in Deeds Book 1133, Pages 365 through 436, inclusive, and survey and plot plan recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 7-X, Page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, dated February 25, 1981, recorded in the R. M. C. Office for Greenville County, South Carolina, on February 26, 1981 in Deeds Book 1143, Pages 305 through 319, inclusive, as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime, dated August 28, 1981 and recorded in the R. M. C. Office for Greenville County, South Carolina, on August 28, 1981 in Deeds Book 1154, Pages 210 through 219, inclusive, together with surveys and plot plan recorded in said R. M. C. Office in Plat Book 7-X, Page 79 and Plat Book 8P, Page 54.

Being the same conveyed to the Mortgagor by Cothran & Darby Builders, Inc., by deed dated January 30, 1982, to be recorded herewith.



South Carolina .. 29651... (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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