WHEREAS, Borrower is indebted to Lender in the principal sum of Eleven thousand, seven hundred, eighty-one and 60/100-- Dollars, which indebtedness is evidenced by Borrower's note dated. September 15, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1987

ALL that lot of land situate on the Northeast side of Rock Hill Road near the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 20 and 21 on Plat of Dreher Colony, made by R. K. Campbell, Surveyor, January 1965, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book FFF, at Page 41 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northeast side of Rock Hill Road at the joint front corner of Lots 21 and 22 and runs thence along the line of Lot 22 N. 30-51 E. 150 feet to an iron pin; thence N. 59-50 W. 160 feet to an iron pin; thence with the line of Lot 19 S. 30-46 W. 150 feet more or less to an iron pin on the Northeast side of Rock Hill Road; thence along Rock Hill Road S. 63-10 E. 63 feet to an iron pin; thence still along Rock Hill Road S. 58-20 E. 102 feet to the beginning corner.

This is that same property conveyed by deed of Marie Dreher, Individually and as Trustee to Slater Shaw and Helen Shaw, dated 5/19/67, recorded 5/30/67, in Deed Volume 820, at Page 539, in the R.M.C. Office for Greenville County, SC.

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/EHLMC UNIFORM INSTRUMENT

01-04880746

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