ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, at the western corner of the intersection of Harness Trail and Harlequin Court and being known and designated as Lot No. 189 on plat of "ADDITION TO HERITAGE LAKES" recorded in the RMC Office for Greenville County in Plat Book 8-P at Page 43, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from W. N. Leslie, Inc. recorded in the RMC Office for Greenville County of even date herewith.

THE mailing address of the Mortgagee herein is P. O. Box 3174, Winston-Salem, North Carolina 27102.

which has the address of Street (City)

S. C. 29681 (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, Organit 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-FRMA/FHLMC UNIFORM INSTRUMENT Misc. 752 New 10-75

[State and Zip Code]